STIC Search Report

EIC 3600

TO: Robert Rhode
Location: KNX 5C21
Art Unit : 3625
Wednesday, June 22, 2005
Case Serial Number: 10/808029

From: Janice Burns
Location: EIC 3600
Knox / 4B71
Phone: 571-272-3518
Janice.Burns@uspto.gov

Search Notes

Dear Examiner

Please read though the following results.

If you have any questions please feel free to contact me.

Janice Burns, MLS
Scientific & Technical Information Center
Electronic Information Center 3600
571-272-3518
571-273-0046 (fax)
Janice.Burns@uspto.gov

STIC Search Results
Feedback Form

Questions about the scope or the results of the search? Contact *the EIC searcher or contact*:

Karen Lehman, EIC 3600 Team Leader
571-272-3496 KNX 4B68

Voluntary Results Feedback Form

➢ *I am an examiner in Workgroup:* [   ]   *Example: 3620 (optional)*

➢ *Relevant prior art **found**, search results used as follows:*

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
  (journal articles, conference proceedings, new product announcements etc.)

➢ *Relevant prior art **not found**:*

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

sira
Search and Information
Resources Administration

2of2

156625

Scientific and Technical Information Center

(41)

Request a Search

Search requests relating to **published applications, patent families,
and litigation** may be submitted by filling out this form and clicking on "Send."

For all other search requests, fill out the form, print, and submit the printout
with any attachments to the STIC facility serving your Technology Center.

Tech Center:

O TC 1600   O TC 1700   O TC 2100   O TC 2600   O TC 2800
O TC2900   O TC 3600   O TC 3700 O Law Lib   O Other

Enter your Contact Information below:

Name: Rhode

Employee Number: 79770   Phone: 2-6761

Art Unit or Office: 3625   Building & Room Number: 5C21

Enter the case serial number (Required): 10/808,029
If not related to a patent application, please enter NA here.

Class / Subclass(es) 705/26, 27, 37

Earliest Priority Filing Date: 12/6/2003

Format preferred for results:
☐ Paper   ☐ Diskette   ☐ E-mail

Provide detailed information on your search topic:

- In your own words, describe in detail the concepts or subjects you want us to search.
- Include synonyms, keywords, and acronyms. Define terms that have special meanings.
- *For Chemical Structure Searches Only*
  Include the elected species or structures, keywords, synonyms, acronyms, and registry
  numbers
- *For Sequence Searches Only*

Include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

- *For Foreign Patent Family Searches Only*
  Include the country name and patent number.
- Provide examples or give us relevant citations, authors, etc., if known.
- FAX or send the **abstract, pertinent claims** (not all of the claims), **drawings, or chemical structures** to your EIC or branch library.

Enter your Search Topic Information below:

a method of processing receivables in an online B2B exchange in which the exchange comprising a

- validation and reconciliation engine/processor, which reconciles and validates buyers billing (bills) with seller invoices

and

- a "factoring" capability to finance receivables and/or invoices from sellers

factoring = factors will buy a receivable from a seller at a discount - [illegible] 80% of the value in cash

Special Instructions and Other Comments:
(For fastest service, let us know the best times to contact you, in case the searcher needs further clarification on your search.)

- matching billing and invoicing line items of a sale(s)
- online Bill Presentment and Payment and Reconciliation

Press ALT + F, then P to print this screen for your own information.

SEND RESET

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Last Modified: 08/20/2004 10:04:50

see attached claim 1 ; drawings

Amendments to the Claims:

1. (Previously Presented) A system for electronically facilitating the financing of receivables by a financial institution, said receivables resulting from electronic commerce between a buyer and a seller, said system including a central processing platform comprising:

a translation engine adapted to receive and translate seller information relating to a sale of product or service from a seller information format into a buyer information format and to forward the translated information to the buyer;

a validation engine adapted to validate a transaction by matching billing information associated with the sale with receipt and acceptance information associated with the sale , supplied electronically by the buyer to the central processing platform;

said translation engine and validation engine cooperating to produce validated electronic data representative of a receivable of the seller; and

means responsive to the central processing platform to convert the validated electronic data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without regard to the underlying transaction between the buyer and seller.

2. (Previously Presented) A system according to claim 1, wherein the seller information is sent to the central processing platform by e-mail.

3. (Previously Presented) A system according to claim 1, wherein the seller information is sent to the central processing platform by the seller filling out an HTML form at a Web site of the central processing platform.

4. (Previously Presented) A system according to claim 1, wherein the seller information is directly accessed by the central processing platform from a database of the seller.

5. (Previously Presented) A server on a network, said server facilitating the financing of receivables by a financial institution, said receivables resulting from electronic financing of receivables by a financial institution, said receivables resulting from electronic commerce between a buyer and a seller and

2

Seller

Information Sources

Factor's Bank

Factor

Factor's Bank

CENTRAL PROCESSING

TRANSLATION ENGINE

VALIDATION ENGINE

RECONCILIATION ENGINE

Buyer

Figure 3

Figure 4

Bank 700

| Disbursement Function 701 | Credit Department 702 | Lockbox Function 703 |

Information Sources 750

Seller 500

CENTRAL PROCESSING 600

TRANSLATION ENGINE 602
VALIDATION ENGINE 604
RECONCILIATION ENGINE 606

Buyer 650

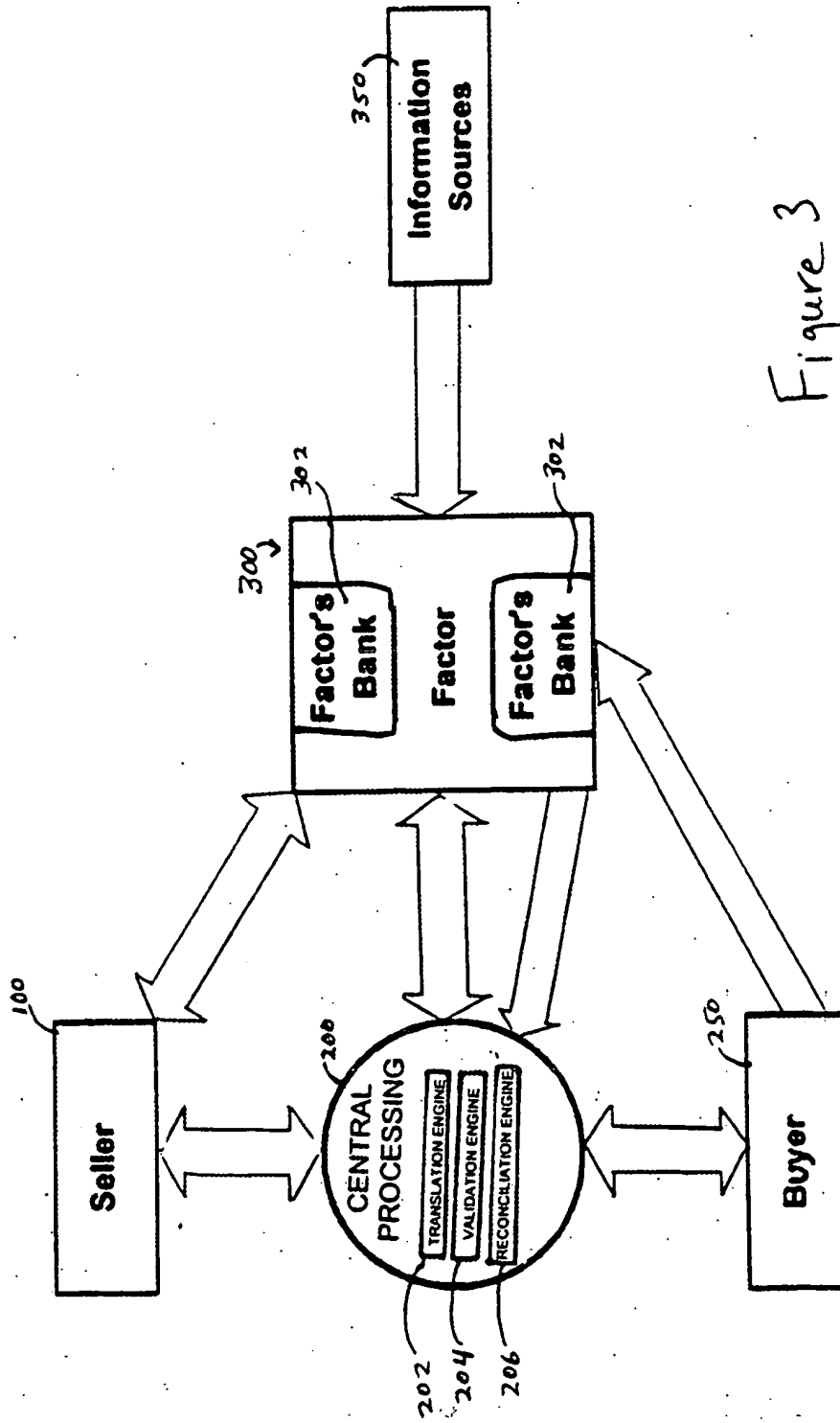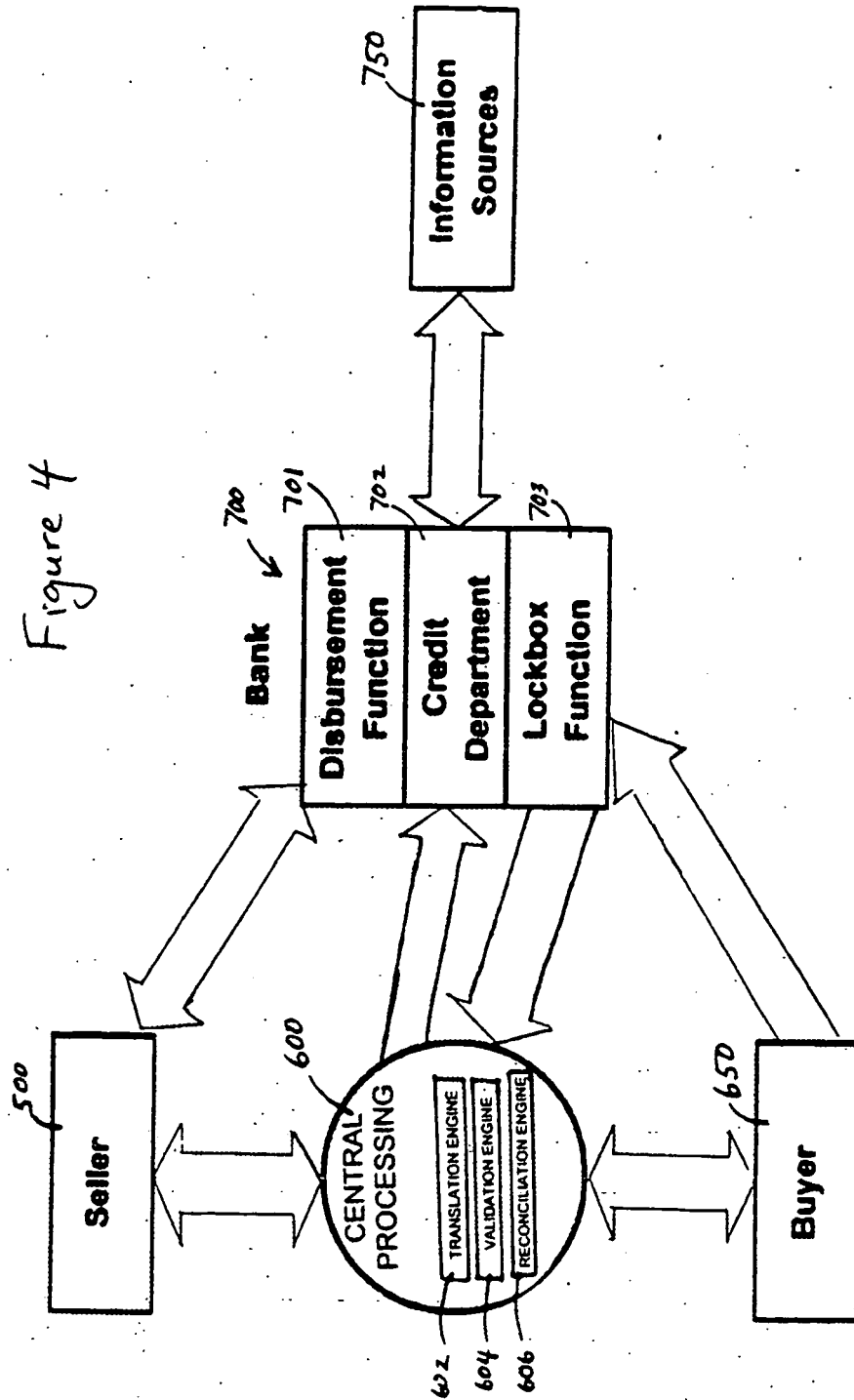## ABSTRACT OF THE DISCLOSURE

A system is provided for facilitating commerce between a buyer and a seller. The system includes a central processing platform having: a translator adapted to

5   translate seller information relating to a product or service sale from a seller information format into a buyer information format; a validator adapted to validate a transaction by matching billing information associated with the product sale, and supplied

10   electronically by the seller to the central processing platform, with receipt and acceptance information associated with the product, supplied electronically by the buyer to the central processing platform; and a reconciliator adapted to discriminate and reconcile

15   discrepancies between the billing information and the receipt and acceptance information and to report the discrepancies to the seller.

NY_MAIN 121345 v 1

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Set       Items    Description
S1          78     AU=(CROSS, T? OR CROSS T?)
S2           4     AU=(GAGNE, T? OR GAGNE T?)
S3          13     AU=(GAGNE, C? OR GAGNE C?)
S4           1     S1 AND S2 AND S3
? show files
File 344:Chinese Patents Abs Aug 1985-2005/May
         (c) 2005 European Patent Office
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
         (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538
         (c) 2005  Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Jun W02
         (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
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```

4/5/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016517376   **Image available**
WPI Acc No: 2004-675759/200466
XRPX Acc No: N04-535515
  **Business to business commerce facilitating system for financial
  transaction, has validation engine that validates transaction by matching
  billing information of product sale with receipt and acceptance
  information of product**
Patent Assignee: CROSS T M (CROS-I); GAGNE C G (GAGN-I); GAGNE T G (GAGN-I)
Inventor: **CROSS T M ; GAGNE C G ; GAGNE T G**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20040181493	A1	20040916	US 2000695930	A	20001026	200466	B
			US 2004808029	A	20040324		

Priority Applications (No Type Date): US 2000695930 A 20001026; US
  2004808029 A 20040324
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040181493	A1		20	G06F-017/60	Cont of application US 2000695930

Abstract (Basic): US 20040181493 A1
        NOVELTY - The system has a validation engine (52) that validates a
    transaction by matching billing information of a product sale with
    receipt and acceptance information of a product. The billing
    information is supplied electronically by a seller to a central
    processing platform (48), and the acceptance information is supplied by
   a buyer (10) to the platform. A reconciliation engine reconciles
    discrepancies between all the information.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (A) a server on a network to facilitate commerce between a buyer
    and seller
        (B) a computer code for transaction validation and reconciliation
        (C) a method for a central processing platform to convert a
    receivable, to be-paid by a buyer to a seller, into a tradable
    financial instrument.
        USE - Used for facilitating business to business (B2B) commerce for
    financial transactions involving transfer of goods, funds, and
    information between a buyer and a seller.
        ADVANTAGE - The system minimizes the amount of manual effort
    required in the collection of receivables, and centralizes the invoice,
    purchase order, shipping, billing, and payment information.
        DESCRIPTION OF DRAWING(S) - The drawing shows a diagram
    illustrating a material and informational flow involved in a commercial
    transaction between a buyer and a seller using a central processing
    platform.
        Buyer (10)
        Central processing platform (48)
        Translation engine (50)
        Validation engine (52)
        Reconciliation engine (54)
        pp; 20 DwgNo 2/7
Title Terms: BUSINESS; BUSINESS; FACILITATE; SYSTEM; FINANCIAL; TRANSACTION
  ; VALID; ENGINE; VALID; TRANSACTION; MATCH; BILL; INFORMATION; PRODUCT;

SALE; RECEIPT; ACCEPT; INFORMATION; PRODUCT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

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Set       Items     Description
S1          78      AU=(CROSS, T? OR CROSS T?)
S2           4      AU=(GAGNE, T? OR GAGNE T?)
S3          13      AU=(GAGNE, C? OR GAGNE C?)
S4           1      S1 AND S2 AND S3
S5          93      S1 OR S2 OR S3
S6           1      S5 AND IC=G06F-017/60
S7           0      S6 NOT S4
```

? show files
File 344:Chinese Patents Abs Aug 1985-2005/May
          (c) 2005 European Patent Office
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538
          (c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Jun W02
          (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
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Set       Items    Description
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S2            4    AU=(GAGNE, T? OR GAGNE T?)
S3          142    AU=(GAGNE, C? OR GAGNE C?)
S4            0    S1 AND S2 AND S3
S5          612    S1 OR S2 OR S3
S6            2    S5 AND FINANCIAL()(COMPAN? OR SERVICE?)
S7            2    RD (unique items)
? show files
File   2:INSPEC 1969-2005/Jun W2
          (c) 2005 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2005/May
          (c) 2005 ProQuest Info&Learning
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File  99:Wilson Appl. Sci & Tech Abs 1983-2005/May
          (c) 2005 The HW Wilson Co.
File 474:New York Times Abs 1969-2005/Jun 21
          (c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Jun 21
          (c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
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          (c) 2005 American Economic Association
File  15:ABI/Inform(R) 1971-2005/Jun 22
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File  20:Dialog Global Reporter 1997-2005/Jun 22
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File 610:Business Wire 1999-2005/Jun 21
          (c) 2005 Business Wire.
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          (c) 2005 Financial Times Ltd
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          (c) 2005 PR Newswire Association Inc
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          (c) 2005 McGraw-Hill Co. Inc
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          (c) 2005  The Gale Group
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          (c) 2005 The Gale Group
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File  16:Gale Group PROMT(R) 1990-2005/Jun 22
          (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
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          (c)2005 The Gale Group
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File 625:American Banker Publications 1981-2005/Jun 22
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              (c) 2005 American Banker
File 268:Banking Info Source 1981-2005/Jun W2
              (c) 2005 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2005/Jun 22
              (c) 2005 Bond Buyer
File 267:Finance & Banking Newsletters 2005/Jun 20
              (c) 2005 The Dialog Corp.
File  47:Gale Group Magazine DB(TM) 1959-2005/Jun 22
              (c) 2005 The Gale group
File 570:Gale Group MARS(R) 1984-2005/Jun 22
              (c) 2005 The Gale Group
File 635:Business Dateline(R) 1985-2005/Jun 22
              (c) 2005 ProQuest Info&Learning
File 477:Irish Times 1999-2005/Jun 22
              (c) 2005 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2005/Jun 21
              (c) 2005 Times Newspapers
File 711:Independent(London) Sep 1988-2005/Jun 21
              (c) 2005 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2005/Jun 22
              (c) 2005 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2005/Jun 22
              (c) 2005
File 387:The Denver Post 1994-2005/Jun 21
              (c) 2005 Denver Post
File 471:New York Times Fulltext 19802005/Jun 22
              (c) 2005 The New York Times
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              (c) 2002 Phoenix Newspapers
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              (c) 2005 St Louis Post-Dispatch
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              (c) 2005 Detroit Free Press Inc.
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              (c) 2005 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2005/Jun 18
              (c) 2005 Newsday Inc.
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              (c) 2005 Chronicle Publ. Co.
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              (c) 2005 The Miami Herald Publishing Co.
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              (c) 2005 USA Today
File 704:(Portland)The Oregonian 1989-2005/Jun 19
              (c) 2005 The Oregonian
File 713:Atlanta J/Const. 1989-2005/Jun 19
              (c) 2005 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2005/Jun 22
              (c) 2005 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2005/Jun 22
              (c) 2005 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2005/Jun 20
              (c) 2005 The Plain Dealer
File 735:St. Petersburg Times 1989- 2005/Jun 19
              (c) 2005 St. Petersburg Times
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7/5/1   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

02823310   763786191
THEIR KIND OF TOWN
Bogomolny, Laura; **Gagne, Claire** ; Guthrie, Becky
Canadian Business   v77n23   PP: 87-90   Nov 22-Dec 5, 2004 CODEN: CABUDO
ISSN: 0008-3100   JRNL CODE: CB
DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Abstract
COMPANY NAMES:
eBay Inc (TICKER:EBAY)
Imperial Oil Ltd (DUNS:20-167-4926 TICKER:IMOA)
Manulife Financial Corp
GEOGRAPHIC NAMES: Calgary Alberta Canada; Burnaby British Columbia Canada;
Halifax Nova Scotia Canada

DESCRIPTORS: Location analysis; Location of business; Cities; Corporate
    planning; Tax incentives; Quality of life; Workforce
CLASSIFICATION CODES: 9172 (CN=Canada); 2310 (CN=Planning)
PRINT MEDIA ID: 19078

ABSTRACT: Why three companies now operate where they do is discussed.
Almost no Manulife jobs in Halifax have been lost since their merger with
John Hancock **Financial   Services** was finalized in April. The costs of
doing business in Halifax, although regionally high, are lower than any
other city its size in North America. Manulife's vice president of
corporate affairs Murray Coolican likes the positive outlook and can-do
attitude of East Coasters, who also tend to make dedicated and loyal
employees. Imperial Oil Ltd. is merely the latest in a long line of energy
companies that have moved operations to Calgary. Not only are labour,
electricity and corporate travel costs all cheaper; Alberta also boasts
Canada's second-lowest corporate tax rate at 11.5%, behind only Quebec at
8.9%. EBay chose to set up its fourth international support center at
Burnaby and the greater Vancouver area for a number of reasons, including
its educated, tech-savvy workforce and quality of life, says Alexandra
Brown, director of communications at eBay Canada.

7/5/2   (Item 2 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

02806293   731127911
Down, not out
Gagne, Claire
Canadian Business   v77n20   PP: 41   Oct 11-Oct 24, 2004 CODEN: CABUDO
ISSN: 0008-3100   JRNL CODE: CB
DOC TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Abstract
GEOGRAPHIC NAMES: Cayman Islands

DESCRIPTORS: Hurricanes; Disaster recovery; **Financial   services** industry
CLASSIFICATION CODES: 9173 (CN=Latin America); 8130 (CN=Investment
    services)
PRINT MEDIA ID: 19078

ABSTRACT: Before Hurricane Ivan tore through Florida last month, it
pummelled the Cayman Islands, the world's fifth-largest financial centre.

The storm killed two people, destroyed homes, flooded roadways and left
Grand Cayman, the largest of the three coral islands, without power or
water. Three weeks after the hurricane, Cayman - almost 6,000 **financial
companies** are registered there, including nearly 400 banks - was well on
its way to recovery. About 90% of the water service is restored, and all
electrical power has returned to the commercial district in George Town. It
is projected that by midDecember, 90 days from when Ivan hit, the entire
electrical grid will be restored for Grand Cayman's 41,000 residents. It's
a testament to having an economy built on the private sector.

```
Set      Items    Description
S1     1204761    ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                  TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                  LE? OR SETTLING)(1W)SYSTEM?
S2       80768    (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                  RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                  INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                  PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3     4806359    TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR PROCESS?
                  OR CONVERT? OR  ORGANIZ??? OR  REORGANIZ???
S4     1249472    VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                  COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                  VERIFY
S5       42915    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6      234116    FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-
                  AS?)(1W)ACCOUNT?()RECEIVABLE? OR EARLY()PAYMENT?
S7      397322    S3 AND S4
S8        1287    S7 AND S5
S9          95    S8 AND S2
S10         35    S9 AND S1
S11         20    S10 AND IC=G06F-017/60
S12     234116    FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-
                  AS?)(1W)ACCOUNT?()RECEIVABLE? OR EARLY()PAYMENT?
S13          0    S11 AND S12
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File 344:Chinese Patents Abs Aug 1985-2005/May
         (c) 2005 European Patent Office
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
         (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538
         (c) 2005  Thomson Derwent
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11/5/1   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07949481   **Image available**
IC CARD USING SYSTEM AND METHOD OF USING IC CARD

PUB. NO.:   2004-062240 [JP 2004062240 A]
PUBLISHED: February 26, 2004 (20040226)
INVENTOR(s):   NISHINO FUMINAO
                SOYAMA TOMOYUKI
APPLICANT(s):   EAST JAPAN RAILWAY CO
APPL. NO.:   2002-215663 [JP 2002215663]
FILED: July 24, 2002 (20020724)
INTL CLASS: **G06F-017/60** ; B42D-015/10; G06K-017/00; G06K-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an IC card using system that makes it
possible to use a plurality of prepaid sale systems having different
settling function **systems** in common with one IC card.

SOLUTION: Use information on the single use of an IC card is sent from
station service equipment 3 which performs the sales **processing** of
prepaid train tickets to an ID management system 5 and **sales data** of
the single use are transmitted to a station income system 6. Further, use
information on the single use of the IC card is sent to the ID management
system 5 from an affiliated store terminal 2 having a **settling** function
different from that of the station service equipment 3 through an article
sales management system 4. Both the pieces of use **information** include
sales amount **data** of a single use use order **data** , **sale** time **data** ,
and the . card identification code of the IC card. Consequently, the ID
management system 5 can manage **sales** amount **data** every IC card in time
series and the actual **balance** of the IC card has no contradiction in
temporal transition.

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11/5/2   (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07223880   **Image available**
ELECTRONIC **SETTLING SYSTEM** , ELECTRONIC **SETTLING** METHOD, AND PORTABLE
TELEPHONE HAVING ELECTRONIC **SETTLING** FUNCTION

PUB. NO.:   2002-092320 [JP 2002092320 A]
PUBLISHED: March 29, 2002 (20020329)
INVENTOR(s):   TOKUNAGA KEIICHIRO
APPLICANT(s):   NTT ELECTORNICS CORP
APPL. NO.:   2000-279583 [JP 2000279583]
FILED: September 14, 2000 (20000914)
INTL CLASS: **G06F-017/60** ; H04Q-007/38

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic **settling** mechanism with a

high security level in relation to the electronic **settling** **system** using
a result of fingerprint inquiry for judging the possibility of settlement.

SOLUTION: This system has a commodity information **processing** device 20
for transmitting information on a purchase commodity specified by a user to
a portable telephone 10. The portable telephone 10 is provided with a
display for displaying **sale** **information** of the commodity, a memory 14
registering a fingerprint of the user, a fingerprint sensor 12, a **matching**
judging part 16 for collating the fingerprint detected by the fingerprint
sensor 12 with the fingerprint registered in the memory 14, and a
settlement authorizing part 18 for making a settlement authorizing signal
transmittable when both fingerprints **match** with each other. A financial
institute 34, when receiving the settlement authorizing signal sent from
the portable telephone, transfers the price to the store of the commodity
24, and transmits completion information of the transferring to the
commodity information **processing** device 20.

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   11/5/3   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

017036691   **Image available**
WPI Acc No: 2005-361010/200537
   **System and method for integrated settlement using single account through
   network**
Patent Assignee: NHN CORP (NHNN-N)
Inventor: CHOI D J; SHIN C K
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2005005727 A   20050114 KR 200399192   A   20031229 200537 B

Priority Applications (No Type Date): KR 200399192 A 20031229
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2005005727 A   ·   1 G06F-017/60

Abstract (Basic): KR 2005005727 A
     NOVELTY - A system and a method for integrated settlement using a
   single account through the network are provided to enable a user to
   easily use electronic money and simplify a settlement **process** by
   integrating the user's accounts for the EC(Electronic Commerce) and
   using an integrated account.
     DETAILED DESCRIPTION - An account generator(21) generates the
   single account **matched** with multiple user IDs and stores it to an
   issuance database by assigning an account number to the generated
   account. A card issuer(22) issues the Han-pass for each account and
   stores related information to an issuance database(12). The first
   settlement **processor** (23) performs operation for the Han-coin
   settlement, and includes a charging part(23a), a transferring
   part(23b), and a settlement part(23c). The second settlement **processor**
   (24) performs the operation for the Han-pass settlement, and includes a
   settlement approval part(24a) and a **billing** part(24b). A transaction
   particulars inquiry part(25) provides transaction particulars to the
   user based on the information stored in each database(11-15).

pp; 1 DwgNo 1/10
Title Terms: SYSTEM; METHOD; INTEGRATE; **SETTLE** ; SINGLE; ACCOUNT; THROUGH;
   NETWORK
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

11/5/4   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016796539   **Image available**
WPI Acc No: 2005-120818/200513
Related WPI Acc No: 2005-171852
XRPX Acc No: N05-104240
   **Electronic offer redemption handling, clearing and settlement method,
   involves providing reward to consumer at point of sale system if
   redemption** engine **determines that electronically stored conditions of
   any offer is satisfied**
Patent Assignee: HALFMAN T (HALF-I); ROCK B (ROCK-I); SMITH M (SMIT-I)
Inventor: HALFMAN T; ROCK B; SMITH M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20050015300 A1   20050120 US 2003622305   A   20030716 200513 B

Priority Applications (No Type Date): US 2003622305 A 20030716
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20050015300 A1   12 G06F-017/60

Abstract (Basic): US 20050015300 A1
     NOVELTY - The method involves identifying a consumer and a sales
   transaction event involving the consumer. A redemption **engine**
   determines whether electronically stored conditions of any offer
   available to the consumer and stored on the database have been
   satisfied. A reward is provided to the consumer at a point of sale
   system if the **engine** determines that the electronically stored
   conditions of any offer have been satisfied.
     DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
     (A) a method for **processing** targeted incentive offers
     (B) a system for handling the redemption, clearing and settlement
   of a large number of individually targeted offers.
     USE - Used for handling, clearing and settlement of individual
   electronic offers originating from a variety of sources.
     ADVANTAGE - The method provides more efficient way to **validate**
   and clear offers and coupons, and generates automatic **bills** to the
   manufacturers and payments to the retailers, with only a single count
   being taken from the redeemed offers and coupons. The method provides
   an efficient clearing and payment **process** , and reduces the level of
   offer and coupon misredemptions. The method enhances the proportion of
   valid redemptions and enables manufacturers to modify or terminate
   offer and coupon promotions based on timely reports of the
   effectiveness of the promotions. The method permits anyone acting as a
   distributor of an offer to access the point of sale system and
   incorporate their offering into the open system for redemption at

desirable retailers and specified customers. The method provides a
reliable audit trail to provide auditing against any selected
percentage of the offers, thus avoiding potential disagreement over
multiple physical counts.
    DESCRIPTION OF DRAWING(S) - The drawing shows a schematic
representation of the connection between a paper coupon audit center
and the **central processing** center.
    Remote offer **processing** centre (22)
    Coupon audit centre (46)
    Communication link (48)
    pp; 12 DwgNo 3/3
Title Terms: ELECTRONIC; OFFER; HANDLE; CLEAR; **SETTLE** ; METHOD; REWARD;
  CONSUME; POINT; SALE; SYSTEM; **ENGINE** ; DETERMINE; ELECTRONIC; STORAGE;
  CONDITION; OFFER; SATISFY
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

  11/5/5   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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016775323   **Image available**
WPI Acc No: 2005-099601/200511
XRPX Acc No: N05-086464
  **Parcel delivery confirmation system for use during delivery of parcels to
  retail stores, transfers information about scanned location identifier
  and linked item identifier to server**
Patent Assignee: UNITED PARCEL SERVICE AMERICA (UNPA-N)
Inventor: DECKMAN R L; ESTEP D; FUNARI A P; MROZIK W R; RIDLEY D T
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20050006470	A1	20050113	US 2003480173	P	20030620	200511	B
			US 2004872348	A	20040618		

Priority Applications (No Type Date): US 2003480173 P 20030620; US
 2004872348 A 20040618
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050006470	A1		20	G07B-015/02	Provisional application US 2003480173

Abstract (Basic): US 20050006470 A1
    NOVELTY - A scanner used with handheld data acquisition and storage
devices (108) e.g. personal digital assistant (PDA) scans the unique
location identifier at delivery location and unique item identifier.
The location identifier is linked to each of the item identifier. The
information about the location identifier and the linked item
identifier is transferred from data acquisition and storage devices to
the server.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
    (1) method of providing indication of the delivery location of one
or more parcels by a delivery service;
    (2) method of determining the location for receiving the shipped
parcels;
    (3) method of inventory **reconciliation** ; and
    (4) method of providing on a computer indication of the delivery

location of parcels by a delivery service.
        USE - For confirming delivery of parcels to retail store, etc.
        ADVANTAGE - Provides the shipper with indication of the actual
delivery location of the package and enhanced proof of the **receipt** of
the package, without increasing burden of service provider.
        DESCRIPTION OF DRAWING(S) - The figure shows the business flow
model of the parcel delivery confirmation system.
        advanced shipping notices (104)
        service provider (106)
        data acquisition and storage device (108)
        pp; 20 DwgNo 2/7
Title Terms: PARCEL; DELIVER; **CONFIRM** ; SYSTEM; DELIVER; PARCEL; RETAIL;
  STORAGE; TRANSFER; INFORMATION; SCAN; LOCATE; IDENTIFY; LINK; ITEM;
  IDENTIFY; SERVE
Derwent Class: T01; T04; T05; W02; W05
International Patent Class (Main): G07B-015/02
International Patent Class (Additional): **G06F-017/60**
File Segment: EPI

  11/5/6   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016517376   **Image available**
WPI Acc No: 2004-675759/200466
XRPX Acc No: N04-535515
  **Business to business commerce facilitating system for financial
  transaction, has** validation   engine **that** validates **transaction by**
  matching   billing **information of product sale with** receipt **and
  acceptance information of product**
Patent Assignee: CROSS T M (CROS-I); GAGNE C G (GAGN-I); GAGNE T G (GAGN-I)
Inventor: CROSS T M; GAGNE C G; GAGNE T G
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20040181493	A1	20040916	US 2000695930	A	20001026	200466	B
			US 2004808029	A	20040324		

Priority Applications (No Type Date): US 2000695930 A 20001026; US
  2004808029 A 20040324
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040181493	A1		20	G06F-017/60	Cont of application US 2000695930

Abstract (Basic): US 20040181493 A1
        NOVELTY - The system has a **validation   engine** (52) that
validates a transaction by **matching   billing** information of a
product sale with **receipt** and acceptance information of a product.
The **billing** information is supplied electronically by a seller to a
central   processing   platform (48), and the acceptance information
is supplied by a buyer (10) to the platform. A **reconciliation   engine**
  reconciles discrepancies between all the information.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
        (A) a server on a network to facilitate commerce between a buyer
and seller
        (B) a computer code for transaction **validation** and
reconciliation

     (C) a method for a **central processing platform** to **convert** a receivable, to be-paid by a buyer to a seller, into a tradable financial instrument.

     USE - Used for facilitating business to business (B2B) commerce for financial transactions involving transfer of goods, funds, and information between a buyer and a seller.

     ADVANTAGE - The system minimizes the amount of manual effort required in the collection of **receivables** , and centralizes the **invoice** , **purchase order** , shipping, **billing** , and payment information.

     DESCRIPTION OF DRAWING(S) - The drawing shows a diagram illustrating a material and informational flow involved in a commercial transaction between a buyer and a seller using a **central processing platform** .

     Buyer (10)
     Central processing platform (48)
     Translation engine (50)
     Validation engine (52)
     Reconciliation engine (54)
     pp; 20 DwgNo 2/7

Title Terms: BUSINESS; BUSINESS; FACILITATE; SYSTEM; FINANCIAL; TRANSACTION ; VALID; **ENGINE** ; VALID; TRANSACTION; **MATCH** ; BILL ; INFORMATION; PRODUCT; SALE; **RECEIPT** ; ACCEPT; INFORMATION; PRODUCT

Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

11/5/7   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015436543   **Image available**
WPI Acc No: 2003-498685/200347
XRPX Acc No: N03-396516
    Personnel identification in cashless payment system , **involves** comparing **telephone number of received call originator with telephone number of payment proposer registered beforehand with computer to approve payment settlement**
Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2003115020	A	20030418	JP 2001308818	A	20011004	200347	B

Priority Applications (No Type Date): JP 2001308818 A 20011004
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003115020	A		10	G06F-017/60	

Abstract (Basic): JP 2003115020 A
    NOVELTY - The acquired telephone number of a call originator during the **receipt** of an incoming call is **compared** with the telephone number of a payment proposer registered beforehand with a **processing** computer, so that a payment settlement **process** through credit card or debit card is approved when both the telephone numbers are same.

    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a payment settlement device.

USE - For personal identification in cashless **payment   system** using credit card and debit card.

ADVANTAGE - Enables to identify the settlement person reliably during the payment settlement **process** through a credit card, debit card, thus ensures security of settlement.

DESCRIPTION OF DRAWING(S) - The figure shows a flow chart explaining an identification **process** in a cashless **settlement system** . (Drawing includes non-English language text).

pp; 10 DwgNo 7/9

Title Terms: PERSONNEL; IDENTIFY; PAY; SYSTEM; **COMPARE** ; TELEPHONE; NUMBER ; RECEIVE; CALL; TELEPHONE; NUMBER; PAY; REGISTER; COMPUTER; APPROVE; PAY ; **SETTLE**

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/8   (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015288374   **Image available**

WPI Acc No: 2003-349307/200333

XRPX Acc No: N03-279781

Payment settlement method e.g. for electricity bill **, involves transmitting confirmation for avail**ability of total sum to be paid, to **customer by receiving claim reference key from customer**

Patent Assignee: MIWA GINKO KK (MIWA-N); TOKAI BANK KK (TOKA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2003108779	A	20030411	JP 2001296731	A	20010927	200333	B

Priority Applications (No Type Date): JP 2001296731 A 20010927

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003108779	A		8	G06F-017/60	

Abstract (Basic): JP 2003108779 A

NOVELTY - A claim reference key input by a customer is used by a bank terminal (21) to access an agency reference table (22) and a computer (31) corresponding to specific service agency. The value of the sum of money to be paid, including the actual money and penalty money, are received from the agency computer when the claim reference key is transmitted to the computer (31) and the confirmation indicating the availability of the sum is transmitted to the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) banking system; and

(2) service agency system.

USE - For settlement of payment for usage of electricity, telephone, gas.

ADVANTAGE - Efficiently determines the availability of total sum of money to be paid and transmits the confirmation information to the customer rapidly while reducing the labor involved in the determination **process** .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **payment   settlement   system** . (Drawing includes non-English

language text).
      bank terminal (21)
      agency reference table (22)
      service agency computer (31)
      pp; 8 DwgNo 1/3
Title Terms: PAY; **SETTLE** ; METHOD; ELECTRIC; **BILL** ; TRANSMIT; **CONFIRM** ;
   AVAILABLE; TOTAL; SUM; PAY; CUSTOMER; RECEIVE; CLAIM; REFERENCE; KEY;
   CUSTOMER
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G07D-009/00
File Segment: EPI

   11/5/9   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014763533   **Image available**
WPI Acc No: 2002-584237/200262
XRPX Acc No: N02-463317
   Network-based system for settling **purchases between a buyer and a
   seller in an electronic, on-line medium, includes a transaction agent and
   capital pool to provide liquidity to a seller who has provided
   consideration to a buyer**
Patent Assignee: ASF CAPITAL CORP (ASFC-N); IVERSEN J (IVER-I)
Inventor: JORNERSEN ; IVERSEN J
Number of Countries: 100 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200267154	A2	20020829	WO 2002CA191	A	20020215	200262	B
US 20040044620	A1	20040304	US 2001788208	A	20010216	200417	
AU 2002234451	A1	20020904	AU 2002234451	A	20020215	200427	

Priority Applications (No Type Date): US 2001788208 A 20010216
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 200267154	A2 E 40	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
   ZM ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

| US 20040044620 A1 | | G06F-017/60 | |
| AU 2002234451 A1 | | G06F-017/60 | Based on patent WO 200267154 |

Abstract (Basic): WO 200267154 A2
      NOVELTY - A **settlement system** includes a seller (12), buyer
   (14), transaction agent (16) and capital pool (20) linked by network
   (18). Buyer and seller use the network to agree a contract and, when
   goods are received, the buyer issues a digitally certified promissory
   note to enable the system to communicate with the buyer, seller and
   capital pool to **settle** final terms of the contract and possibly issue
   payment prior to the settlement date of the bank draft of the buyer.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMs are also included for the
   following:
      (a) A method for providing liquidity to a seller who has provided

value to a buyer;
    (b) An apparatus for distributing payment to a seller providing
value for a contract;
    (c) A method of distributing payment to a seller providing value
for a contract;
    (d) An apparatus for extending the payment term to a buyer
receiving value from a seller;
    (e) A method for extending the payment term to a buyer receiving
value from a seller;
    (f) An apparatus for paying for value given to a buyer by a seller.

    USE - For use in **settling** purchases between a buyer and seller in
an electronic, on-line medium.
    ADVANTAGE - By using a transaction agent and capital pool to
process the collection method, the system allows a buyer and a seller
to minimize their participation in the accounts payable and accounts
receivable departments respectively. The seller is not waiting for an
outstanding **balance** to be forwarded to him/her because he/she had
liquidated the transaction during the liquidation **process** . The buyer
does not have to keep track of the transaction in the accounts payable
department because he/she had finalized payment of the transaction when
the promissory note was generated. The buyer is then able to control
payment of the transaction the day the goods arrive instead of having
to wait for an **invoice** and **processing** the **invoice** against a
docking slip, **receivables** , etc., thus increasing the buyer's control
of the purchasing **process** and putting control for payments at the
initial exchange of goods when goods are delivered.
    DESCRIPTION OF DRAWING(S) - The figure is a schematic diagram for
settling transactions in a digital merchant exchange.
    pp; 40 DwgNo 1/9
Title Terms: NETWORK; BASED; SYSTEM; **SETTLE** ; PURCHASE; BUY; ELECTRONIC;
  LINE; MEDIUM; TRANSACTION; AGENT; CAPITAL; POOL; BUY
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

  11/5/10   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014754147   **Image available**
WPI Acc No: 2002-574851/200261
XRPX Acc No: N02-455733
  Data processing **system for telecommunication** billing **managing system,**
  outputs de-provision request and billing **disputes based on** billing
  discrepancies identified between billing **indices and predetermined**
  billing **indices**
Patent Assignee: FRIEDMAN R (FRIE-I); HELANDER R E (HELA-I); MOSHER S
  (MOSH-I)
Inventor: FRIEDMAN R; HELANDER R E; MOSHER S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020082991	A1	20020627	US 2000750494	A	20001227	200261	B

Priority Applications (No Type Date): US 2000750494 A 20001227
Patent Details:

Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20020082991 A1   21 G06F-017/60

Abstract (Basic): US 20020082991 A1
        NOVELTY - A **processor** **compares** telecommunication **bills** and
     predetermined indices to identify **billing** discrepancies between the
     billed indices and predetermined indices. The **processor** generates and
     outputs de-provision requests and **billing** disputes based on **billing**
     discrepancies identified.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
     following:
        (1) Method for analyzing **billing** items; and
        (2) System for analyzing **billing** items.
        USE - For automated **reconciliation** , **payment** , accounting **system**
     for use by large scale telecommunication consumer for auditing and
     managing **bills** pertaining to components e.g. circuits, pager,
     cellular phone, DSC line, twisted pair telephone line, etc., in the
     form of paper or in electronic format.
        ADVANTAGE - By performing several analysis, allows for the creation
     of relevant reports for accounting and auditing purposes. Reduces
     expenses involving manual **processes** and manpower and automatically
     corrects the errors associated with the **bill** efficiently.
        DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of the
     bill **reconciliation** **process** flow using data **processor** .
        pp; 21 DwgNo 3/13
Title Terms: DATA; **PROCESS** ; SYSTEM; TELECOMMUNICATION; **BILL** ; MANAGE;
   SYSTEM; OUTPUT; DE; PROVISION; REQUEST; **BILL** ; BASED; **BILL** ;
   DISCREPANCY; IDENTIFY; **BILL** ; INDEX; PREDETERMINED; **BILL** ; INDEX
Derwent Class: T01; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

   11/5/11   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014697520   **Image available**
WPI Acc No: 2002-518224/200255
XRPX Acc No: N02-410113
   Facsimile apparatus, has data generator that outputs the notice data
   containing the account data and the data of the monitored expendables to
   notify seller
Patent Assignee: NEC CORP (NIDE); MIMOTO Y (MIMO-I)
Inventor: MIMOTO Y
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020055896	A1	20020509	US 2001985427	A	20011102	200255	B
JP 2002142071	A	20020517	JP 2000336855	A	20001106	200255	
JP 3460692	B2	20031027	JP 2000336855	A	20001106	200373	

Priority Applications (No Type Date): JP 2000336855 A 20001106
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020055896	A1		9	G06F-017/60	
JP 2002142071	A		6	H04N-001/00	
JP 3460692	B2		5	H04N-001/00	Previous Publ. patent JP 2002142071

Abstract (Basic): US 20020055896 A1
        NOVELTY - An operating section inputs account data containing a
    number of a credit card peculiar to a buyer and a **validation** period
    of the credit card. The condition of expendables is monitored by an
    apparatus-status monitoring section. A data generator outputs the
    notice data containing the account data and the data of the monitored
    expendables to notify seller.
        DETAILED DESCRIPTION - An internet connector **converts** the notice
    data into data which can be transmitted via the internet. An
    INDEPENDENT CLAIM is also included for an account- **settling   system** .
        USE - Facsimile apparatus.
        ADVANTAGE - Provides apparatus which can transmit
    previously-inputted **buyer** -account **data** peculiar to the buyer and
    expendable type data to the seller previously selected, when the
    expendables reduce to a predetermined amount and can perform the
    ordering **processing** and settlement **processing** of the expendables
    automatically·and safely. Saves time since the buyer and the seller
    need not talk over the telephone to quicken the settlement of an
    account. Minimizes the non-operating period of the facsimile apparatus
    since the expendable ordered for can be delivered at once.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the account- **settling   system** .
        pp; 9 DwgNo 1/4
Title Terms: FACSIMILE; APPARATUS; DATA; GENERATOR; OUTPUT; NOTICE; DATA;
    CONTAIN; ACCOUNT; DATA; DATA; MONITOR; NOTIFICATION
Derwent Class: P85; T01; T05; W02
International Patent Class (Main): **G06F-017/60** ; H04N-001/00
International Patent Class (Additional): G09C-001/00; H04N-001/32;
    H04N-001/44
File Segment: EPI; EngPI

    11/5/12   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014436414   **Image available**
WPI Acc No: 2002-257117/200230
XRPX Acc No: N02-199080
    Back office settlement   system **for** settling **finances of transaction
    so as to securely categorize cash flow for vendor or purchaser has update**
    engine **that may be connected to vendor's and purchaser's banks**
Patent Assignee: TAPX LTD (TAPX-N)
·Inventor: BLAIR A P; HUGHES M G R; ORMROD P W; OVEREYNDER W
Number of Countries: 096 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200198957	A2	20011227	WO 2001GB2768	A	20010621	200230	B
AU 200174312	A	20020102	AU 200174312	A	20010621	200230	

Priority Applications (No Type Date): GB 200111866 A 20010515; GB 200015218
    A 20000621; GB 200022568 A 20000914
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200198957	A2	E	87	G06F-017/60	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ

PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200174312 A   G06F-017/60   Based on patent WO 200198957

Abstract (Basic): WO 200198957 A2
        NOVELTY - An input device is responsive to input signals created in
response to transaction events that occur throughout a purchasing
transaction from order through to **invoice** . An update **engine** may be
operatively connected to a vendor's bank and a purchaser's bank for
updating the current **balance** of, and future cash positions of both
the vendor's and purchaser's bank accounts with payment schedule data
corresponding to the transaction events.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:
        (a) a method of **settling** the finances of transaction
        (b) a back office connect system for completing a financial
settlement of a transaction between a purchaser and a vendor
        (c) a method for completing a financial settlement of a transaction
between a purchaser and a vendor
        (d) a back office **payment   system**
        (e) a method of repaying a loan to a borrower that is tied against
future receivable funds
        (f) an apparatus of repaying a loan to a borrower that is tied
against future receivable funds
        (g) a method of providing and repaying a secure loan to a borrower
that is tied against future receivable funds
        (h) an apparatus for providing and repaying a securitised loan to a
borrower that is tied against future receivable funds
        (i) a method of transferring funds between a purchaser and a vendor
as a part of a purchasing transaction between them
        (j) a system of transferring funds between a purchaser and a vendor
as a part of a purchasing transaction between them
        USE - For a financial transaction **processing** using an automated
electronic back office **settlement   system** for integrating financial
settlements between buyers and suppliers (purchasers and vendors).
        ADVANTAGE - Reduces the back office disconnect problem, reduces the
liquidity disconnect problem providing settlement mechanisms of
efficiency and reliability similar to those in financial securities
markets and tightly integrated with the procurement cycle.
        DESCRIPTION OF DRAWING(S) - The drawing is a schematic block
diagram showing a back office **settlement   system** of a presently
preferred embodiment of the present invention in relation to buyers and
suppliers and their respective banks.
        pp; 87 DwgNo 8/18
Title Terms: BACK; OFFICE; **SETTLE** ; SYSTEM; **SETTLE** ; TRANSACTION; SO;
   SECURE; CATEGORY; CASH; FLOW; VENDING; PURCHASE; UPDATE; **ENGINE** ;
   CONNECT; VENDING; PURCHASE; BANK
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

   11/5/13   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014385064   **Image available**
WPI Acc No: 2002-205767/200226
XRPX Acc No: N02-156736

JMB   Date: 22-Jun-05

**Web-enabled Accounts Receivable System (ARS) for managing various
functions related to accounts** receivables **, credit granting, collection,
dispute management and reporting and remittance** processing

Patent Assignee: GEN ELECTRIC CAPITAL EQUIP FINANCE INC (GENE); GEN
ELECTRIC CANADA EQUIP FINANCE GP (GENE)
Inventor: GETGOOD A; LAND D; GETGOOD A B; LAND D M
Number of Countries: 024 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200184387	A2	20011108	WO 2001IB846	A	20010430	200226	B
AU 200156575	A	20011112	AU 200156575	A	20010430	200241	
JP 2003532228	W	20031028	JP 2001580737	A	20010430	200373	
			WO 2001IB846	A	20010430		
MX 2002010672	A1	20030501	WO 2001IB846	A	20010430	200415	
			MX 200210672	A	20021029		
US 6847942	B1	20050125	US 2000561653	A	20000502	200508	

Priority Applications (No Type Date): US 2000561653 A 20000502
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200184387	A2	E	55	G06F-017/60	

    Designated States (National): AU CA JP MX
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE TR

AU 200156575	A			G06F-017/60	Based on patent WO 200184387
JP 2003532228	W		59	G06F-017/60	Based on patent WO 200184387
MX 2002010672	A1			G06F-017/60	Based on patent WO 200184387
US 6847942	B1			G06F-017/60	

Abstract (Basic): WO 200184387 A2
     NOVELTY - The web-enabled Accounts Receivable System (ARS) provides
a full range of trade **receivables** Credit and Collection services.
These include credit evaluation, credit granting, customer collection
and account **reconciliation** , remittance **processing** , application and
banking, all account **receivables** (A/R) reporting, consolidation,
including customer statement preparation and mailing, ending with
direct feeds to a client's general ledger system (G/L) for the client's
financial statement preparation.
     DETAILED DESCRIPTION - The system serves clients by allowing them
to outsource their full accounts receivable (A/R) function while still
retaining the important computer-to-computer links covering order
shipping approvals (after credit evaluation), **billing / invoice**
feeds, customer dispute monitoring and reporting (on-line), and final
month-end G/L interface for **receivables balancing** .
     USE - Method and apparatus for managing various functions related
to accounts **receivables** , credit granting, collection, dispute
management and reporting and remittance **processing** .
     ADVANTAGE - The system includes five modules which include Credit
Inquiry, Remittance **Processing** , Accounts Receivable Claim,
Maintenance and Administration Modules. These modules are integrated
with each other and are capable of interfacing with a client's Order,
Ship, **Bill** (OSB) system for smooth functioning. The ARS is further
capable of automatically upgrading the **software** and systems templates
to the client by downloading on a real-time basis as they are being
implemented at a central site and as called for by a user.
     DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of
the Accounts Receivable System including a server and a number of
devices.

        Accounts Receivable System (10)
        Server (12)
        Computer (14)
        pp; 55 DwgNo 1/22
Title Terms: WEB; ENABLE; ACCOUNT; RECEIVE; SYSTEM; MANAGE; VARIOUS;
  FUNCTION; RELATED; ACCOUNT; CREDIT; COLLECT; MANAGEMENT; REPORT; **PROCESS**

Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

   11/5/14   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014372176   **Image available**
WPI Acc No: 2002-192879/200225
XRPX Acc No: N02-146501
   Electronic payment   system **has deposit management system that
   transfers price designated by supplier to payment account from deposit
   account based on price transfer request from supplier system**
Patent Assignee: NIPPON HOSO KYOKAI KK (NIHJ)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2002024721 A   20020125 JP 2000201049   A   20000703 200225 B

Priority Applications (No Type Date): JP 2000201049 A 20000703
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2002024721 A   11 G06F-017/60

Abstract (Basic): JP 2002024721 A
        NOVELTY - A deposit management system (6) has a transfer **processor**
    that transfers the price designated by a supplier to a payment account
    from a deposit account based on the price transfer request from a
    supplier system (3). The supplier system has a transfer request unit
    that sends a transfer request to the deposit management system based on
    the output of an application receiver.
        DETAILED DESCRIPTION - The application receiver of the supplier
    system receives a **purchase order** and performs deposit **balance**
    reference of the deposit account to the deposit management system when
    the deposit **balance** of the deposit account exceeds the price of a
    purchased product. The deposit management system provides the deposit
    account and manages the money deposited from each terminal (1) which is
    used for purchasing goods. The supplier system provides the payment
    account specified by the supplier and provides the goods based on the
    purchase order from the terminal. The deposit management system,
    supplier system and terminal are connected through the internet (4).
    INDEPENDENT CLAIMS are also included for the following:
        (a) the electronic payment **process** ;
        (b) the supplier system;
        (c) and the recording medium storing the electronic payment
    program.
        USE - For **settling** transaction between supplier and user.
        ADVANTAGE - Enables supplier to reliable collect payment with
    minimum damage. Stimulates transfer of deposited money to user and

informs user terminal when deposit **balance** of deposit account is
below fixed amount.
DESCRIPTION OF DRAWING(S) - The figure shows the component block
diagram of the electronic **payment** **system** . Drawing includes
non-English language text.
Terminal (1)
Supplier system (3)
Internet (4)
Deposit management system (6)
pp; 11 DwgNo 1/10
Title Terms: ELECTRONIC; PAY; SYSTEM; DEPOSIT; MANAGEMENT; SYSTEM; TRANSFER
; PRICE; DESIGNATED; SUPPLY; PAY; ACCOUNT; DEPOSIT; ACCOUNT; BASED; PRICE
; TRANSFER; REQUEST; SUPPLY; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

11/5/15   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014208229   **Image available**
WPI Acc No: 2002-028926/200204
XRPX Acc No: N02-022418
Accounts settlement   system **using IC card, reduces transaction price
from IC card** balance **amount when the** balance **amount in IC card is
more than dealt transaction price**
Patent Assignee: JCB KK (JCBJ-N)
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2001143007	A	20010525	JP 99327230	A	19991117	200204	B
JP 3339843	B2	20021028	JP 99327230	A	19991117	200278	

Priority Applications (No Type Date): JP 99327230 A 19991117
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001143007	A		16	G06F-019/00	
JP 3339843	B2		16	G06F-017/60	Previous Publ. patent JP 2001143007

Abstract (Basic): JP 2001143007 A
NOVELTY - IC card (11) stores the current **balance** amount that can
be used during transaction and provides the amount in a bank deposit
account (14). When **balance** in the IC card is more than the
transaction price recognized by off-line **processing** , the transaction
price is reduced from the **balance** of IC card and the amount is
obtained from the bank account by transmitting the **sales** **data**
price.
USE - For **settling** of accounts during transaction using IC card.
ADVANTAGE - As the transactions are performed off-line, the
execution frequency of transaction is reduced and also the
communication cost due to real-time communication is reduced.
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
accounts **settlement** **system** . (Drawing includes non-English language
text).
IC card (11)
Bank deposit account (14)

pp; 16 DwgNo 2/14
Title Terms: ACCOUNT; **SETTLE** ; SYSTEM; IC; CARD; REDUCE; TRANSACTION;
  PRICE; IC; CARD; **BALANCE** ; AMOUNT; **BALANCE** ; AMOUNT; IC; CARD; MORE;
  DEAL; TRANSACTION; PRICE
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60** ; G06F-019/00
International Patent Class (Additional): G06K-017/00; G07D-009/00
File Segment: EPI

11/5/16   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014136994   **Image available**
WPI Acc No: 2001-621205/200172
XRPX Acc No: N01-463561
  Accounts settlement   system **in travel agency through credit card
  company, outputs payment data based on data of arrears amount with claim
  data of price**
Patent Assignee: JCB KK (JCBJ-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2001229254 A   20010824 JP 200039176   A   20000217 200172 B

Priority Applications (No Type Date): JP 200039176 A 20000217
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2001229254 A   10 G06F-017/60

Abstract (Basic): JP 2001229254 A
      NOVELTY - A card firm **processor** (41) receives **sales   data** to
  produce claim data of price based on ticket data. A customer
  corporation **processor** (31) receives cost appropriation data to
  calculate data of arrears amount which is **compared** with claim data
  and corresponding output payment data.
      .DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
  accounts settlement method.
      USE - In travel agency for price settlements of accounts through
  credit card company for foreign countries traveling expenses, for
  aeronautical-navigation tickets, passport, visa, etc.
      ADVANTAGE - The automatic **payment   system** in travel agency
  through credit card company reduces the expense.
      DESCRIPTION OF DRAWING(S) - The figure shows the components of
  settlement-of-accounts **processing** system. (Drawing includes
  non-English language text).
      Customer corporation **processing** apparatus (31)
      Card firm **processor** (41)
      pp; 10 DwgNo 1/3
Title Terms: ACCOUNT; **SETTLE** ; SYSTEM; TRAVEL; AGENT; THROUGH; CREDIT;
  CARD; COMPANY; OUTPUT; PAY; DATA; BASED; DATA; AMOUNT; CLAIM; DATA; PRICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-019/00
File Segment: EPI

11/5/17   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014105753   **Image available**
WPI Acc No: 2001-589967/200166
XRPX Acc No: N01-439455
   Data reconciliation **method for business applications, involves**
   notifying discrepancy obtained by comparing **actual data with estimated**
   data **, to** buyers **to account for discrepancy**
Patent Assignee: WELLOGIX INC (WELL-N); BODNAR R (BODN-I); LIVESAY J A
   (LIVE-I); LOPUS T A (LOPU-I)
Inventor: BODNAR R; LIVESAY J A; LOPUS T A
Number of Countries: 095 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200167354	A1	20010913	WO 2001US7214	A	20010306	200166	B
AU 200140079	A	20010917	AU 200140079	A	20010306	200204	
US 20020046147	A1	20020418	US 2000187345	P	20000306	200228	
			US 2000672938	A	20000928		
			US 2000236998	P	20000929		
			US 2001801016	A	20010306		
EP 1247235	A1	20021009	EP 2001914725	A	20010306	200267	
			WO 2001US7214	A	20010306		
GB 2375863	A	20021127	WO 2001US7214	A	20010306	200303	
			GB 200220806	A	20020906		

Priority Applications (No Type Date): US 2000236998 P 20000929; US
   2000187345 P 20000306; US 2000672938 A 20000928; US 2001801016 A 20010306
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200167354 A1 E 137 G06F-017/60
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
   KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
   RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200140079 A   G06F-017/60   Based on patent WO 200167354
US 20020046147 A1   G06F-017/60   Provisional application US 2000187345

                                     CIP of application US 2000672938
                                     Provisional application US 2000236998
EP 1247235   A1 E   G06F-017/60   Based on patent WO 200167354
   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI TR
GB 2375863   A   G06F-017/60   Based on patent WO 200167354

Abstract (Basic): WO 200167354 A1
      NOVELTY - Estimated data from a buyer and actual data from a seller
   are received through a network. The received data are **compared** to
   determine discrepancy between actual and estimated **data** . The **buyer**
   is notified about discrepancy.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
      (a) Data **reconciliation** workflow system;
      (b) Data **reconciliation** presentation method;
      (c) Workflow enhancing **process** ;
      (d) Enhanced workflow system;

(e) Data **reconciliation** comparison method
USE - For **reconciling** actual data including costs of goods/services, with estimated data involved in projects such as drilling of oil, commercial and residential construction, manufacturing aircraft, and providing specialized services e.g. brokering excess power and bandwidth, and for developing unique **software** products, etc.
ADVANTAGE - Since the discrepancies are notified to buyer, the buyer can directly contact sellers during formulation or evaluation of proposals, to identify sellers, who provide best **matching** goods/services for the projected parameters.
DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the data **reconciliation** **process** .
pp; 137 DwgNo 1/22
Title Terms: DATA; METHOD; BUSINESS; APPLY; NOTIFICATION; DISCREPANCY; OBTAIN; **COMPARE** ; ACTUAL; DATA; ESTIMATE; DATA; BUY; ACCOUNT; DISCREPANCY
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-015/173
File Segment: EPI

11/5/18   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013663010   **Image available**
WPI Acc No: 2001-147222/200115
XRPX Acc No: N01-107803
Reimbursement claim processing **in health care indus**try, involves **confirming eligibility of patient for insurable services in real-time mode using smart card information and** settling   bill **to service provider**
Patent Assignee: HOGAN B F (HOGA-I); MITAN TECHNOLOGIES LLC (MITA-N)
Inventor: HOGAN B F
Number of Countries: 028 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200104821	A1	20010118	WO 2000US19053	A	20000713	200115	B
AU 200059318	A	20010130	AU 200059318	A	20000713	200127	
US 20050033604	A1	20050210	US 99143448	P	19990713	200512	
			US 99168000	P	19991130		
			US 2000615547	A	20000713		
			US 2003651891	A	20030829		

Priority Applications (No Type Date): US 99168000 P 19991130; US 99143448 P 19990713; US 2000615547 A 20000713; US 2003651891 A 20030829
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200104821	A1	E	73	G06F-017/60	

   Designated States (National): AU BB BR CA JP LC NZ SG TT
   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

| AU 200059318 | A | | | G06F-017/60 | Based on patent WO 200104821 |
| US 20050033604 | A1 | | | G06F-017/60 | Provisional application US 99143448 |

                               Provisional application US 99168000

CIP of application US 2000615547

Abstract (Basic): WO 200104821 A1
    NOVELTY - The service provider (20) transmits information in smart
    card of patient (10) relating client and provider, to insurance company
    (30) through computer network for patient eligibility confirmation in
    real-time. Then, provider offers services to patient and submits **bill**
    to the company which refers the **bill** with fee schedules and settles
    insurable payment in real-time.
    DETAILED DESCRIPTION - The insurance company reimburses payment
    from card **processor** (40), based on prearranged contract. The
    non-insurable funds in the submitted **bill** , are selectively paid by
    the patient or through the card **processor** . An INDEPENDENT CLAIM is
    also included for reimbursement claim **processing** apparatus.
    USE - For settlement of reimbursement amount from e.g. insurance
    company, blue cross/blue shield association to healthcare service
    provider such as doctor, hospitals, drug stores upon claim for
    insurable services rendered to insured patient.
    ADVANTAGE - Insurance company will significantly lower operating
    cost and achieve significant reduction in cost of claim **processing** by
    the real-time smart card **processing** system. The real-time **processing**
    mode significantly reduces overhead to physicians by reducing
    paperwork and back office expense associated with the filing of claims
    and collection of expenses which reduces cost of carrying debit. The
    linking of credit card system and insurance company through innovative
    system interface, enhances performance of both card system and the
    insurance company system, and dramatically reduces administrative cost.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    reimbursement system.
        Patient (10)
        Service provider (20)
        Insurance company (30)
        Card **processor** (40)
        pp; 73 DwgNo 2/8
Title Terms: CLAIM; **PROCESS** ; HEALTH; CARE; INDUSTRIAL; **CONFIRM** ; PATIENT
    ; SERVICE; REAL; TIME; MODE; SMART; CARD; INFORMATION; **SETTLE** ; **BILL** ;
    SERVICE
Derwent Class: S05; T01; T04
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 11/5/19   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012068981   **Image available**
WPI Acc No: 1998-485892/199842
XRPX Acc No: N98-379436
    Automatic account settlement   system **using card in super market - has**
    registration unit provided in trolley, to measure total weight of goods
    that is compared **with that represented in** bill **during accounts**
    settlement
Patent Assignee: SD KOGYO YG (SDKO-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 10208152	A	19980807	JP 9723163	A	19970122	199842	B

Priority Applications (No Type Date): JP 9723163 A 19970122
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 10208152   A   6 G07G-001/12

Abstract (Basic): JP 10208152 A
        The system includes retainer (4) provided in a shopping trolley
    (1), that holds shopping basket (2) detachably. The upper portion of
    the shopping basket is closed. A control panel (3) arranged in the
    trolley has a card insertion opening (6). The validity of a card (20)
    is judged and transaction is performed using a operation unit (10) and
    an operation key (22).
        A scanner (11) reads a code (b) printed on the goods (a). A
    communication unit (16) transmits the read code to a **processor** (15).
    A registration unit set in the trolley measures the total weight of the
    goods. The measured weight is **compared** with the weight represented in
    the **bill** , during accounts settlement.
        ADVANTAGE - Secures safety of customer's card till completion of
    transaction and hence prevents illegal operation. Shortens accounts
    settlement time and hence reduces number of operators and cost.
    Eliminates need for setting register.
        Dwg.1/5
Title Terms: AUTOMATIC; ACCOUNT; **SETTLE** ; SYSTEM; CARD; SUPER; MARKET;
    REGISTER; UNIT; TROLLEY; MEASURE; TOTAL; WEIGHT; GOODS; **COMPARE** ;
    REPRESENT; **BILL** ; ACCOUNT; **SETTLE**
Derwent Class: Q22; T01; T05
International Patent Class (Main): G07G-001/12
International Patent Class (Additional): B62B-003/00; **G06F-017/60** ;
    G07G-001/00
File Segment: EPI; EngPI

   11/5/20   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008662001   **Image available**
WPI Acc No: 1991-166028/199123
XRPX Acc No: N91-127300
   **Computerised inventory monitoring and verification appts. - comprises
   portable computers communicating with mainframe where dealer inventory
   information resides**
Patent Assignee: ITT COMML FINANCE CORP (INTT); INT TELEPHONE & TELEGRAPH
   CORP (INTT); ITT CORP (INTT); DEUTSCHE FINANCIAL SERVICES (DEUT-N)
Inventor: SCHMERER H P; WEIAND D D
Number of Countries: 008 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 430540	A	19910605	EP 90312616	A	19901120	199123	B
AU 9065762	A	19910523				199128	
EP 430540	A3	19921125	EP 90312616	A	19901120	199343	
US 5319544	A	19940607	US 89439250	A	19891120	199422	
EP 430540	B1	19950315	EP 90312616	A	19901120	199515	
DE 69017849	E	19950420	DE 617849	A	19901120	199521	
			EP 90312616	A	19901120		
US 5644725	A	19970701	US 89439250	A	19891120	199732	
			US 94187088	A	19940126		
			US 95576843	A	19951220		

Priority Applications (No Type Date): US 89439250 A 19891120; US 94187088 A
   19940126; US 95576843 A 19951220
Cited Patents: NoSR.Pub; 2.Jnl.Ref; US 4636950; US 4853852; WO 8904016
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
EP 430540   A
   Designated States (Regional): DE FR GB IT NL SE
US 5319544   A   35 G06F-015/00
EP 430540   B1 E   52 G06F-017/60
   Designated States (Regional): DE FR GB IT NL SE
DE 69017849   E   G06F-017/60   Based on patent EP 430540
US 5644725   A   36 G06F-017/60   Cont of application US 89439250
                                        Cont of application US 94187088
                                        Cont of patent US 5319544

Abstract (Basic): EP 430540 A
     The system comprises a portable computer (112) and modem (114)
   connected together and maintained in a carrying case. The computer
   communicates with a mainframe computer (108) on which certain dealer
   inventory information is maintained. **Software** , residing on a disc
   (110) allows for input of dealer codes used to identify inventory
   information which is down loaded from the mainframe computer to the
   portable computer.
     The inventory information is used to support an audit of a
   dealer's inventory.
     USE/ADVANTAGE - Provides up-to-date records at time of audit,
   reduces time spent prior to audit in preparing, printing and
   distributing inspection checklists. Reduces time to **reconcile** with
   dealer, lowers cost, and reduces loss exposure by creating more
   accurate system.
     Dwg.2/10
Title Terms: COMPUTER; INVENTORY; MONITOR; VERIFICATION; APPARATUS;
   COMPRISE; PORTABLE; COMPUTER; COMMUNICATE; MAINFRAME; DEAL; INVENTORY;
   INFORMATION
Derwent Class: T01
International Patent Class (Main): G06F-015/00; **G06F-017/60**
International Patent Class (Additional): G06F-015/24
File Segment: EPI

Set	Items	Description
S1	439080	ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-LE? OR SETTLING)(1W)SYSTEM?
S2	413891	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	814974	TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	911828	VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -VERIFY
S5	45471	RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	421064	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-AS?)(1W)ACCOUNT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? -OR TRADABLE(1W)INSTRUMENT?
S7	83970	S3(S)S4
S8	363	S7(S)S5
S9	110	S8(S)S1
S10	35	S9(S)S2
S11	16	S10 AND IC=G06F-017/60
S12	10	S11 AND S6

? show files
File 348:EUROPEAN PATENTS 1978-2005/Jun W02
        (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
        (c) 2005 WIPO/Univentio

12/3,K/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01056423   **Image available**
DERIVATIVES   HAVING   DEMAND-BASED,   ADJUSTABLE   RETURNS,   AND   TRADING   EXCHANGE THEREFOR
PRODUITS   DERIVES   PRESENTANT   DES   RENDEMENTS   AJUSTABLES   BASES   SUR   LA   DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES
Patent Applicant/Assignee:
  LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
    US (Nationality)
Inventor(s):
  LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
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Legal Representative:
  WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
   NY 10004, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200385491 A2-A3 20031016 (WO 0385491)
  Application: WO 2003US7990 20030313 (PCT/WO US03007990)
  Priority Application: US 2002115505 20020402
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
  SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 136258

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... some measure of risk. The risks inherent in such products are a
  function of many **factors** , including the uncertainty of events, such as
  the Federal Reserve's determination to increase the...
...zero sum feature, as the total stock or value of the market fluctuates
  due to **factors** such as interest rates and expected corporate earnings,
  which are "external" to the market in...

...by the requirement that insurers reserve for future losses without
  regard to interest rate discount **factors** .

(3) Liquidity: Derivatives traders typically hedge their exposures
  throughout the life of the derivatives contract...

...prices to insure against the possibility that the valuation models may
  not adequately reflect market **factors** or other conditions throughout

traditional, non-DBAR markets without traditional sellers or order-**matching** . In traditional markets, the act of selling a digital option, spread, or strip means that the investor (in the case of a sale, a **seller**) receives the cost of the option, or premium, if the option expires worthless or out...

...DBAR contingent claims methods and systems of the present invention, the mechanics of "selling" involves **converting** such "sell" orders to complementary buy orders. Thus, a sale of the MSFT digital put options with strike price equal to 50, would be **converted** , in a preferred DBAR DOE embodiment, to a complementary purchase of the 50 strike digital...

...relatively simple example illustrates the process, in a preferred embodiment of the present invention, of **converting** a "sale" of a DBAR digital option, strip, or spread to a complementary buy and...

...the amount of the complementary buy investment y that must be made to effect the " **sale** " of the premium x:
$Y = X* P)$
P
From this it can be seen that...

...a sale of the upper strike digital option. There are many vendors of back office **software** that can readily handle the processing of digital options. For example, Sungard, Inc., produces a variety of mature **software** systems for the processing of derivatives securities, including digital options. Furthermore, in-house derivatives systems...present invention. Technically, the sum of the fundamental spread prices should sum to the discount **factor** that reflects the time value of money (i.e., the interest rate) prevailing from the...

12/3,K/2   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00943630   **Image available**
NEGOTIATING PLATFORM
PLATE-FORME DE NEGOCIATION
Patent Applicant/Assignee:
  DEALIGENCE INC, 30 Old Rudnick Lane, Dover, DE 19901, US, US (Residence),
    US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  SHMUELI Oded, 178 Hapisga Street, 36 001 Nofit, IL, IL (Residence), IL
    (Nationality), (Designated only for: US)
  GOLANY Boaz, 38 Harofe Street, 34 367 Haifa, IL, IL (Residence), IL
    (Nationality), (Designated only for: US)
  SAYEGH Robert, 63 Abas Street, 35 378 Haifa, IL, IL (Residence), IL
    (Nationality), (Designated only for: US)
  SHACHNAI Hadas, 12A Ehud Street, 34 551 Haifa, IL, IL (Residence), IL
    (Nationality), (Designated only for: US)
  PERRY Mordechal, 7/1 Snonit Street, P.O. Box 1804, 90 805 Mevasseret, IL,
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  YEHEZKEL Benny, 74 Bialik Street, 52 441 Ramat Gan, IL, IL (Residence),
    IL (Nationality), (Designated only for: US)
Legal Representative:
  SHEINBEIN Sol (agent), G.E. Ehrlich (1995) Ltd., c/o Anthony Castorina,

2001 Jefferson Davis Highway, Suite 207, Arlington, VA 22202, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200277759 A2-A3 20021003 (WO 0277759)
  Application: WO 2002US8293 20020320 (PCT/WO US02008293)
  Priority Application: US 2001276952 20010320; US 2001279422 20010329; US
    2001287004 20010430; US 2001305073 20010716; US 2001327291 20011009
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 91315
Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... estate, then the current art is of only marginal help, Even if price
   is a **factor** , but only one of several **factors** of equivalent
   importance,, then the present art is of only marginal help. Thus if a
   supermarket wishes to negotiate a contract for vegetables, then important
    factors are price, rcgularity and raliability of delivery, fi-esh-ness
   and appearance. For a gupplier, important **factors** are the quantity
   ordered and the price. The remaining **factors** are seen by,him as
   limitations. None of the current art is able to provide a platfort-n for
   a meamingfu(negotiation based on such a range of **factors** .

   An exainple of apatent that allows variables other than price to be taken
   into account...

Claim
... po do
 . ply penalty values to ints on said iTa
 of rom said points.
 ,f **line** in accordariccwith their distances f
 pl,oferably, said party input Mit is operable to pernih...series of
 variables including disjunctive constrain. is, said goal program unit
 comprising a disjunctive constraint **processor** for **translating** a
 disjunctive c)@prcssion
 into at least one linear conjunctive expression,
 and a negotiator., associated...to input data relating to said goal
 prognin, said goal program unit being operable to **translate** said values
 into objective functions and congtraints on said okiective functions
 within said
 goal program...

...for al lowing a party to input values., said goal program unit being
   operable to **translate** said values into objective functions and
   constraints on sad objective functions within said goal program, mid a
   negotiator, comprising a solution sorter for **comparing** goal prograrn

Note that in section I we had a single Imporlance **factor** , hi ibis form
it is broken into an overall Importance (in this case 4) and the separate
specification of both Positive and Negative Deviations **factors** . in this
case the impollance of deviation for each stop in the positive direction,
above...

12/3,K/3   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00899532   **Image available**
**METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING,
    AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS**
**PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU
    PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE
    GESTION DE RISQUES**
Patent Applicant/Assignee:
  PARETO PARTNERS LTD, 7 Thistle, Portola Valley, CA 94028, US, US
    (Residence), US (Nationality)
Inventor(s):
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  YEE Kenton K, 180 Riverside Boulevard, Apt. 33F at Trump Place, New York,
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Legal Representative:
  NIXON Dale B (et al) (agent), Suite 3400, 717 North Harwood, Dallas, TX
    75201, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200233627 A2 20020425 (WO 0233627)
  Application: WO 2001US32275 20011015 (PCT/WO US0132275)
  Priority Application: US 2000240903 20001017; US 2001284051 20010416; US
    2001923035 20010806
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 33670

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... be, in principle, any number greater than or equal to 2. A contract is
a **tradable instrument** that pays off a nonzero value in one state of
nature, s, and $0 in...the instruments trading in the
market, and the market itself
5 A "coupon" is a **tradable instrument** which pays off, at expiry, a
prespecified item of value, which can be anything including...Specific
and Intra-Industry Contract markets

and number of
contracts. When the Order...have also described a preferred embodiment of
an overall system for offering, trading, redeeming and **settling** these
contracts. Next, the method of the present invention in accordance with
the operation and...

...the applicant is an organization, it must reside in the United States
and be validly **organized** , in good standing, and authorized by its
charter to trade futures contracts. Before being designated...

...in attempts are recorded for a particular account (due to incorrect
password), then the appropriate **software** module working in cooperation
with the Web Server **Software** 400 will automatically suspend that
account. The Web Server **Software** 400 will then send an e-mail to the
address registered to that account informing...the user must actively log
out. To minimize the possibility of unauthorized access, the appropriate
software working in cooperation with the Web Server **Software** 400 can
also log out a user if the system loses contact with the user...

...page. Some of these items to be included are mandatory. The mandatory
items include cash **balance** , the market value of the members contracts
held in the account, and the per contract...

...until the member's deposit has cleared. A member may withdraw funds from
the credit **balance** in his trading account by making an appropriate
request. On the same or the next business day following **receipt** of an
appropriate request, the clearing agent will direct the Settlement Bank
694 to transmit...

...member. In the event that a member attempts to withdraw funds exceeding
the available cash **balance** in his account (i.e., the cash in the
account that is not blocked or otherwise set aside to cover a pending
purchase order), the request will be rejected and the member will be
informed of the reason the...My Account Page 422 the member will have
access to his or her current account **balance** and current open
positions, and the page will provide the member with a variety of...

...a new contract bundle, the Order Placement Application 3 1 0 (FIG. 7)
will automatically **confirm** that the member has sufficient funds in his
or her account to execute the trade...

...to remove the block. Once the order is accepted, the member will be
required to **confirm** it, and the order will then be placed in the order
book. After an order...preferred embodiment contemplates that interest
will be paid to members based on the free cash **balance** in their
accounts. However, the presently preferred embodiment does not presently
anticipate paying interest on...

...funds paid to market authority for the purchase of contract bundles, or
on blocked cash **balances** (i.e., **balances** blocked by the system
because they would be needed to execute orders resting on the...

12/3,K/4   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00830836

JMB   Date: 22-Jun-05

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:
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    (Residence), US (Nationality)
Legal Representative:
  WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
    Street, London SW1H 0RJ, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200163498 A2 20010830 (WO 0163498)
  Application: WO 2001GB802 20010223 (PCT/WO GB0100802)
  Priority Application: US 2000513440 20000225
Designated States:
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  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... branches of a financial institution, or to group Counterparties with
    similar nationality or other risk **factors** . The GPM System of the
    illustrated embodiment supports the following functionalities: Third
    Party and User...emerging to make better use of emerging technologies.
    Each User Host Application instance cooperates with **central** server
    processes operating on the GPM Core System Servers at the central site
    by way of the...
...Module which will interoperate in a modular manner with the pre-existing
    Liquidity/payments Manager **software** already installed in the Payment
    Bank's legacy system for payments processing. The particular character...

...adapt to the Payment Bank's existing systems and the interface
    requirements of the domestic **payment system** and/or multiple payment
    channels. Payment Banks will additionally have a browser interface to the
    ...

...The GPM Core System uses a suitable network communications product
    co=erclallv available from a **vendor** of **information** bus technology
    (e.g., Tibco, IBM, etc.). The benefits of using a bus architecture
    include...

...embodiment, this database is realized as a relationa! database using
    commercially available database management computer **software** (e.g.,
    Oracle, 113M DB2). In the illustrative embodiment, the virtual private

network (VPN) (4...

...involved in regular flows of large value payments. On the Trade Date,
the dealing, confirmation, **matching** and payment instructions continue
as before. But following the generation of payment instructions, the GPM
...

...profile of their payment risk in each currency vis-a-vis each
Counterparty. Using this **software** and their own discretion reorarding
the tolerance of their institution for credit risk on each...queue of
payment messages for that date. The GPM Filter Process Module is a
modular **software** component acting in a complementary manner to existing
liquidity and payment queue management **software** interfacing to the
domestic **payment system** . As before, the Liquidity/Payment Manager
assesses whether sufficient liquidity exists in the clearing account with
the domestic **payment system** to enable an outgoing payment. If the
payment passes the Liquidity/Payment Manager, then the...

...If no, then the payment is returned for processing to the interface with
the domestic **payment system** as usual. If yes, then the payment is
returned to the back of the payment...

...instruction. In which case, the payment transaction will be allowed to
proceed to the domestic **payment system** regardless of the risk
parameters. Payment Banks will generate S.W.I.F.T. MT900...

...will be used to populate the metrics controlling the assessment of
payments against the Available **Balance** calculated in the Filter Process
Module. In particular, the Pavor designation, Payee designation and the
...

...will be extracted from the messages as data fields and used to update
the Available **Balance** metric for the relevant counterparty and
User/Third Pam. The Pavment Bank Host Application will...

...will permit a payment transaction to proceed regardless of whether it is
within the available **balance** maintained for the relevant Counterparty.
An inquiry to determine the Available **Balance** for the Counterparty at
all Payment Banks will give the participant a precise measure of any
payment exposure he has vis-a-vis the Counterparty. Because the Available
Balance is updated in real-time as payments are made, it provides very
precise inforniation on...

...I I
Counterparties, to proceed for payment despite the breach of risk
parameters. On the **Reconciliation** Date, the Users will use the MT950s
cyenerated as usual by Payment Banks for **reconciliation** in their
existing processes, with no change to conventional practices. They can
follow up on...of market transactions (A) from the S.W.I.F.T. network.
The transaction is **matched** (B), and the payment instructions are
generated (C) and sent (D) via the S.W...

...As payments operations commence, each payment message is forwarded to
the payments or liquidity management **software** controlling payments sent
to the domestic **payment system** (M). If the payment fails the
parameters in this process, it is returned to the...

...is forwarded to the Filter Process Module cooperating with the existing

payments or liquidity management **software** (0). The Filter Process
Module assesses the payment against the risk parameters for the
Counterparty...

...of the transaction are cached and the payment message is forwarded (R)
to the domestic **payment system** for payment (S). Data regarding
incoming payments are captured to populate the Available **Balance**
metrics essential to the Filter Process Module (T). Notifications,
messages, inquiries and reports can flow...

...filtered and returned to the payments queue, unless permitted by
override. Only
counterparty wi
when **receipts** of expected payments ftom the Counterparty are credited
to the User's account (designating either...

...payment instructions passing the parameters in the Filter Process will
be fonvarded to the Domestic **Payment System** (5) for payment (E).
As shown in Fi@
T. 9A2, is an example of the...to co-operate and be backward ible with
the existing liquidity and/or payments management **software** controlling
the outflow of
compati
payments instructions to the domestic **payment system** . Such **software**
may either be developed bespoke by a bank or provided by a **software**
vendor. Liquidity/Payment Managers are **software** typically designed to
evaluate individual payments messages against (a) the available **balance**
overall for the bank in the domestic payment cleal-Ing account (generally
an account held at the central bank for a real-time gross **payment
system**), and (b) the available **balance** in the account of the account
holder referenced in the payment instruction (the account to...

...payment instruction clears these two parameterized evaluations, and any
other filters a bank or domestic **payment system** or local law or
custom may impose, it is forwarded for payment through the gateway to the
domestic **payment system** . The Filter Process Module in the Payment
Bank Host Application will be a modular extension...

...evaluation already operating in the Liquidity/Payments Manager. Using an
application-to-application interface which **translates** the data formats
of the liquidity/payments manager to the data formats of the Filter...

...queue as before. If they pass, they are forwarded to the gateway to the
domestic **payment system** as before. This modular integration with
existing systems offers back-ward compatibility, providing lower
integration...

...payment instruction is passed back to the liquidity/payment manager for
transmission to the domestic **payment system** interface without further
evaluation. If YES, then the Filter Process Module proceeds to Step C...

...payment instruction is passed back to the liquidity/payments manager for
processing to the domestic **payment system** . If the payment beneficiary
or any intermediary is a Counterparty as defined in the risk...been
ristructed, the Filter Process enables payment
overri I I M 1
through the domestic **payment system** and updates the Available
Balance by subtracting the payment amount. Preferably, an override

instruction for one Counter-party on a...

...intermediated (e.g., filtering on whether the Counterparty is a
beneficiary or intermediary), and other **factors** . If the payment is of a
type which makes it eligible for filtering, the processing continues to
step H, otherwise the payment message is passed back to the
liquidity/payment **software** for further processing to the **payment
system** . This step can also be used to differentiate payment channels
where there are more than...

...value payments systems: Fedwire operated by the Federal Reserve System,
and the Clearing House Interbank **Payment System** (CHIPS), operated
cooperatively by the New York Clearing House Association. The payment
type identifier in...

...F.T. message type). Step I of the Filter Process Module involves
calculating the Available **Balance** for the counterparty. This involves a
process explained fully below. Step J of the Filter Process Module
involves **comparing** the Available **Balance** against the payment amount.
Where the Available **Balance** exceeds the payment amount, the payment
instruction is passed back to the liquidity/payments manager for further
processing. Where the payment amount exceeds the Available **Balance** , the
instruction is rejected back to the payments queue, and the
liquidity/payments manager notified accordingly. Finally, at Step K of
the Filter Process, the Available **Balance** is reduced by the amount of
any payment and stored. Whether a payment message is...

...successful and failed payments. As shown in Fig. 9E I and Fig. 9E2, the
Available **Balance** used in the Filter Process Module of Figs. 9D 1 and
9ID2 is preferably calculated...

...Step B of the Filter Process). Step 1.3 is to identify the stored
Available **Balance** . This amount will be either (a) the Clean Payment
Limit at the beginning of payments processing for the day, (b) the stored
Available **Balance** as revised during Step K of the Filter Process, or
(c) the stored Available **Balance** as revised by **receipt** of amended
Risk Parameters specifying a change to the Clean Payment Limit. At Step
1.4, the process for calculating the Available **Balance** sends a
timestamped inquiry to the payments/liquidity manager or other
appropriate application to deten...

...amounts of any such payments are totaled (Step 1.5) and added to the
Available **Balance** (Step 1.6). The recalculated Available **Balance** is
stored and forwarded (Step 1.7) to the Filter Process in fulfillment of
Step...override the Payments Bank Host Application to enable a payment to
proceed to the domestic **payment system** despite its failure to pass
all risk parameters. If so, the Payment Bank will access...

...the next time it is processed, enabling the payment to go forward to the
domestic **payment system** . Users and Third Parties will be able to
instruct override of the Filter Process for...

...transactions will be generated a some prespecified time prior to the
close of each domestic **payment system** , and will detail at this time
the payment transactions which have failed the Filter Process...prices.
Party B must pay S55M of Euro and S45M worth of US dollars to **settle**
its gross obligations under the same portfolio of transactions. (All
amounts are measured in US...

...be substantially less if the amount of the Net Payment Limit has been
  offset by **receipts** of payments in other payment systems in earlier time
  zones prior to a default.) In...

...solely to payments or even financial transactions alone. but could
  relate to the controlled or **balanced** allocation of other resources.
  While the illustrative embodiment of the GPM System described above will
  ...

12/3,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00824208   **Image available**
SYSTEM FOR ORGANIZING AND OPERATING "GYE" ON NETWORK
**SYSTEME SERVANT A ORGANISER ET A EXECUTER UNE OPERATION <= GYE >= SUR UN
    RESEAU**
Patent Applicant/Inventor:
  KU Bon-Suk, Suite 401 Woosung Characterville 467-18 467-18, Dogok-dong,
    Gangnam-gu, Seoul 135-270, KR, KR (Residence), KR (Nationality)
Legal Representative:
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Fulltext Availability:
  Claims

Claim
... when the member selects the Gye product), product name, product price,
  term, ending date of **receipt** , deletion confirmation, etc. are
  shown. Member can secede from the Gye by deleting the product...

...joiner should register it as a member. If the proposed product is
  disclosed one, important **factor** which determines whether to register
  the proposed Gye product is the number of member's...Gye operating
  system without being through credit evaluation company (50). In this
  case, many evaluating **factors** can be considered, such as fact of

whether the member is married or not, fact...by said Gye operator, and
information on Gye which is being organized and operated; and
   central   processing unit for giving the member chance of selecting Gye
product and **organizing** and operating Gye according to the member's
selection.
[Claim 141
A method of operating...Gye
product includes the step wherein said member proposes new product and
the step of **examining** said proposed product in said Gye operating
system and registering it.
[Claim 301
The method...

12/3,K/6   (Item 6 from file: 349)
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00769406   **Image available**
INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES
     PAR L'INTERNET
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  Detailed Description
  Claims

Detailed Description
... customers or some subset of customers; and 2) historical purchase
  information, taking into account such **factors** as purchase date, volume,
  etc. There results a non-duplicative list of products custom
  28...

Claim
...   personnel module. Two functional blocks in particular from the basis
    for performance evaluation, a Measurement **Factors** block and a Score
    Keeper block. For each individual whose performance is to be tracked...

...to readily accessible to the individual for frequent review. The goals
    in turn dictate measurement **factors** /parameters tracked by the
    "descriptive"
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    Measurement **Factors** block. These **factors** /parameters form the answer
    to the question "What is the pertinent data within the database may
    influence the pertinent measurement **factors** /parameters.
    The question, "How should the data be viewed?" is answered by a group of
    ...

...employees as to the effects of various normative performance measures on
    financial performance and on **factors** affecting customer satisfaction,
    to help employees identify trends, etc.
    Customer feedback (both commendations and complaints...A user attempting
    to do so would find himself in the same position as a **factory** would
    find himself without resources or the means to execute any procedure for
    which a...ICETm development envi
    environments have separate ronment automates data type
    tools to enumerate change or **reconciliation** and optionally
    enhancement impact. Adding can report the changes an
    an application can impact much...workflow other methods in a create,
    delete mode Referring to Figure 163, present enterprise application
    software may be categorized according to function and company size.
    Presently, different functions are performed by different **software**
    packages, including such functions as e-commerce, supply chain management
    (SCM), enterprise resource planning (ERP...

...medium-size, PC-based businesses and small home businesses, also
    PCbased. The present enterprise application **software** is PC-based and is
    especially targeted toward medium and large businesses (i.e., businesses
    ...

...unable to afford or support an in-house system. Unlike existing
    single-function enterprise application **software** packages, the present
    application **software** extends across a
    broad range of functions, including e-commerce, SCM, ERP, SFA, PAS, and
    ...
...on a separate server platform. The database application is unitary in
    that the database is **organized** around a central table, an item table
    containing item records which serve as the basic...

...preferably all relevant business domains, e.g., products, payments,
    performance, personnel, etc. The database application **software** reads
    item records, **organizes** selected relevant information from the item
    records, and presents the selected relevant information as domain...

...the present system avoids problems of data integrity and synchronization
    common in large, modular enterprise **software** systems in which there
    occurs substantial duplication of data, necessitating data propagation.
    Each copy of...

...the database. Scalability is achieved by adding additional copies of the

database application or commerce **engine** (scalability through "cloning"), each running on its own server platform. One or more additional servers...

...in simplified manner so as to draw attention to certain principal functions, namely purchasing, tracking, **billing** , supply chain management, system integration and post-sale services (including returns). ...aggregated and handled by a generalized primary tier distributor. Activities within the purchasing function trigger **billing** activities. Tracking information is made available to web buyers and users throughout the business process...

...a product, service requests in relation to that product are received via the web and **matched** to the corresponding product record stored in the database. For some (or all) of the...

...on its own server platform. One additional server acting as a "traffic director" and load **balancer** is used to direct requests to the appropriate server and a further additional server is...focuses on satisfying the user's need for relevant information. In other words, the limiting **factor** in a business-to-business solution is not data but rather the ability of the...

...underlying business, the database may store an electronic catalog, created and maintained, preferably, by accessing **vendor information** via the web. Further details concerning the electronic catalog in accordance with an exemplary embodiment...

...computer reseller, for example. An electronic catalog may also include service items, explicitly quantified as **line items** in like manner as product items. The user can then search for service items just...

...payment for services. Internal demand may represent a budget listing items and budgeted dollar amounts. **Receipt** of demand information in relation to an item results in the creation of an item...

...by "tagging" different types of quotes with identifying tags. Whereas a typical quote will be **converted** into a
 purchase order , represented by a Master Worksheet (MWS), some quotes may
never be **converted** . Quotes may be named by the user in accordance with whatever scheme the user wishes insurance (e.g., UPS and commercial), credits the user, enables the vendor **invoice** to be processed correctly, etc. A user completes demand preparation and finalizes demand by "submitting...

...been created during a previous session and retrieved. Submitting a quote causes it to be **converted** to a **purchase order** , represented by a Master Worksheet (MWS). A purchasing function and related functions within the products...
...is to be performed may include many different MWSs all including the identical item. A **purchase order** may be created containing all of the identical items. These items would all have different...

...In this manner, information from multiple MWSs may be consolidated to fonn a single derivative **purchase order** . To take the opposite example, a business may engage in channel assembly. An order for...

...MWS can function as an inventory checklist. An item being processed
for order fulfillment is **compared** to inventory items on the MWS. Item
detail
117
records corresponding to a **line item** are marked as available or
allocated. If the item is found on the MWS and...

...therefore illustrated separately. Conclusion of the purchasing function
is marked by the exchange of order **information** with **vendors** , via the
web (push, pull, etc.). Different tiers of vendors are shown,
representing the simultaneously...

...existing web auction systems, because customers and vendors are not
qualified (screened), a substantial risk **factor** is introduced when
dealing with unfamiliar parties.
In the referenced applications, automatic RMA approval is...bid awards in
order to automatically identify the best acceptable bid and create a
corresponding **purchase order** (**PO**), squeezing out the delay that
occurs in conventional systems. Zero delay is made possible in...

...in the case of a particular bid event, ship method may not be a decisive
factor . A second row represents status information for each of the bids
received during the bid...

...an instance might engender a dispute. The last two criteria in Figure
183 take this **factor** into account. If on a percentage basis or amount
basis a bid is unreasonably low as **compared** to the next, the bid may be
disqualified. As may be appreciated from the description...

...more restricted access. Customers, vendors and service providers can be
given access to relevant orders, **invoices** , etc. Governmental and other
bodies can be given access to relevant information. For example, the...

...the data to be entered is beyond the control of the system, for example
vendor **invoice** number and amount. In these instances, manual entry is
permitted but with checks for duplicate...
...of entry to ensure consistency and prevent errors, Data entry is
therefore tightly controlled, as **compared** to data viewing which is
liberally allowed. Because of the rich and varied nature of...i.e.,
derived from actual business experience, and differs qualitatively from
the type of data **validation** typically performed in database systems. If
the user's entry fails scrutiny by the system...

...cannot be bypassed; third, new domains and new processes are added "from
the roots" by **examining** and modifying as necessary the structure of
based records, i.e., Items Sold/Item Detail...

...apart from daily application. In the case of conventional systems, by
contrast, a team of **software** engineers write an application based on
input from groups of users from different departments to...

...workflow. The users, however, cannot anticipate the need for various
features prior to using the **software** . Furthermore, the conception of
the programmers may often differ significantly from that of the users...

...the workflow must all be programmed. Updates are delayed until the next
version of the **software** , at which point the same cycle repeats..
Meanwhile, users suffer. Furthennore, because different users have...

mediated telecommunications (e.g., email, phone, fax), or by physical
means (letter, visit, etc.). As **compared** with the conventional business
process, the circular automated business process of Figure 166B revolves
around...

...every important activity of every user
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and defines a non-repetitive process. Furthermore, as **compared** to the
conventional business process which is essentially non-reversible, the
process of Figure 166...

...are represented within
126
the system using universal demand documents, i.e., the MWS (Quote, **PO** ,
etc.) document. In an exemplary embodiment, MWSs are used to represent
the follow
ing types...

...Customers for Partners Assignments
Material management reporting EFT payment EFT payment Sales
Order statusing Outstanding **balance** Ordering credit/debit Customer
service
Returns creation statusing Credit/Debit Logistics Engineering
Order creation A...

...flow Technical support
EFT payment Others on demand Return / service Finance
A/R status (CR & **invoices**) Others on demand A/P aging Accounting
Others on demand Others on demand Receiving/shipping...

...Hence, Figure 166 represents a basic, universal business process. The
basic flow is one of **matching** supply and demand in such a way as to
make a profit: obtain demand, **convert** -it to a form suppliers can
understand, the suppliers acting upon the demand information, and
settling payments. Mechanisms are built in for buying, ordering,
receiving, making, shipping, handling credits, returns, inventory, etc.
Figure 166B illustrates the **matching** of supply and demand, Figure 166C
illustrates mechanisms (i.e., a "pipeline") for fulfilling demand...to
represent supply, a
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remarkable simplification and unification of business processes results.
Engineers, including **software** engineers, because they are able to deal
with complexity quite readily and take some justifiable...
...tendency toward complexity. Witness the often mind-boggling complexity
of much of today's enterprise **software** . The owner of a small or medium
size business, on the other hand, regardless of...

...axiom on which the presents system is based is that supply and demand
must be **matched** . If supply outstrips demand, then the result is idle
inventory, i.e., cash tied up...

...If supply, it is represented using common supply document. Supply and
demand documents must be **matched** ; otherwise, either demand will go
unfulfilled or supply will go unverified. In instances where supply or
demand documents would otherwise not be **matched** , **matching** documents
are created internally, or a classification is applied to allow for
payment absent a supply document. For example, in the case of tax
payments, the typical **purchase   order** / **invoice** situation does not

exist. (That is, the government does not send a **purchase   order** for
taxes and does not send an **invoice** upon payment.) However, quarterly
.tax payments fit the classification of demand, a demand for payment...

...with individual items corresponding to the required payments and by
scheduling automatic payment. Because no **invoice** is expected, an
invoice is internally created, allowing the process to logically flow
through to completion. During auto
132...

...A/P processing, payment will therefore be scheduled to a payment
register even though no **matching** external **invoice** has been received.
The payment is scheduled to the next payment register created following
the...

...again.
Numerous other examples of such business process streamlining in which
the same business processing **engine** is applied to disparate business
situations are described hereinafter. Having described the present system
generally...

...i.e., where the demand arises out of contract or obligations). Normally,
a Quote is **converted** to a MWS to initiate demand fulfillment. In the
case of budgets, however, since budgets are often
partner/vendor-specific, a budget is created as a "dummy" **purchase
order** . An initial budget amount is
entered before any expenditure is actually approved. As expenditures are
. . .
...MWSs, e.g., tax payment, preparation of financial statements, etc.
Following purchasing, when a vendor **invoices** are received, they are
processed using a vendor **invoice** percolation process, and using
information from the MWSs and from PSRI, to determine when a particular
vendor **invoice** is ready for payment.
Multi-vendor budgets allow for budget tracking and enforcement with
respect...partner is created for this purpose. Again, a budget is created
by creating a dummy **PO** . When funds are committed, a MWS is created. As
purchases are made, actual POs are...

...and miss. The mechanism of a common demand document makes ondemand
budget control and automatic **invoice** payment simple and easy to
implement. In particular, budgets become tied into the more rigid
discipline of **purchase   orders** and vendor payments. That is, the
present system provides real-time budget control and statusing instead of
requiring budget **reconciliation** . The implementation of budgets provides
a concrete example of the extensibility of the present system...

...least the following: Chart of Accounts (COA), Partners, Customers, MWS,
Items Sold, Item Detail, Vendor **Invoice** , **Purchase   Order** (**PO**). In
this manner, existing mechanism for processing Cost of Goods (COG) items
are adapted for...
...budget page is provided. Within the database structure, a hidden table
(a partner-specific "dummy **PO** ") holds budget information. The budget
process may be more clearly understood with reference to Figure...

...user selects one or more expense partners that belongs to that key,
e.g., rent, **software** development, office supplies. Keys enable related
expenditures to be viewed together. By selecting a key...

...approval of a budget item would cause a COA cap to be exceeded. Each budget **line** **item** is quantified and represented as an item in much the same fashion as if it were a physical item, except that a budget **line** **item** has associated with it an account. Budget **line** **items** having the same expected partner are associated together in the form of a partner-specific dummy **PO** . Budget **line** **items** having different expected partners may also associated together in the form of a multi-vendor dummy **PO** .
Approval makes funds available for commitment, but funds are not yet committed, meaning that an **invoice** cannot be paid without overriding the system. Commitment controls payment. A budget item is committed...

...MWS for the appropriate budget key. Budget MWSs are kept by key; e.g., a **software** design MWS would contain all expected payments for the current ...once a budget item is present on a MWS, it is available to create a **PO** . All of the COG infrastructure applicable to items may then be applied and brought to...

...quote or from the product file, or by the user inputting relevant item information. A **PO** may then be created, which readies the system to receive the specified items. A **PO** can be set for automatic confirmation, automatic **validation** , automatic invoicing, and/or automatic payment. Automatic confirmation means that no actual **PO** will be sent. Automatic confirmation would apply, for example, when making a purchase from a store. Automatic **validation** marks an item as having been received and means that no work is outstanding, as in the case of rent, for
137
example. Automatic invoicing creates an internal **invoice** immediately. The
invoice then goes through the same payment steps as COG **invoices** , namely
review, pre-approval, approval, and scheduling to a vendor payment register. In the case...

...be set by partner. In an exemplary
embodiment, the Nitely Update (NUD) routine checks unpaid **invoices** and either schedules payment in an open payment register (non-COG register) or opens a...

...come in over budget, it cannot be paid through the non-nal flow of vendor **invoice** verification. Rather, CFO approval is required to add additional monies to the budget, which will...

...process. The purchase cost of an item is recorded in the MWS. When a vendor **invoice** is received for the item, a vendor **invoice** record is created. Also, if a vendor credit memo is created for the item, a vendor credit memo is created. A vendor **invoice** verification process uses these records to **reconcile** the purchase cost (Pcost) and the actual (**invoiced**) cost. If Pcost/Actual cost **reconciles** , payment of the vendor
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invoice is allowed. If not, payment is not allowed. The foregoing budget process provides a real...

...the additional funding bar graph shows the net additional cash outlay (or cash savings) as **compared** to the previous year. In many instances, the CFO may not have sufficient detail to...will fall below. Again, the

additional funding bar graph summarizes the budg et position as **compared**
to that of the previous year. After a period of weeks, all of the budget
...

...Assume that the additional funding bar graph shows an overage of $ 1
00,000 as **compared** to the previous year. Assume further that total
expenditures are not to exceed those of...

...with either supply or demand. The base record structure (i.e., Items
Sold) is then **examined** to determine whether it contains the necessary
fields to support the identified need. The base...

...A, B and C and another for items X, Y and Z, resulting from respective
purchase   orders . The **purchase   orders** may derive from specialty
Quotes (e.g., PID, APL, etc. as previously described) or may result
directly from a customer's interaction with a product file. The **purchase
orders** represent a first level, Level 1, within a Supply Chain
Management hierarchy. The items A I, C2, C3. A Level 2 **purchase   order**
is therefore created containing C I, C2, C3. Item C3 may in turn be
composed of items Ox, C3y, C3z. A Level 3 **purchase   order** is therefore
created containing Ox, C3y, C3z. (Note that all of the **purchase   orders**
corresponding to all of the items are not shown in Figure 169.)
Together, a PSRI...
...information from multiple parties and communicates the consolidated
demand information in the form of a **purchase   order** to a distributor
of stock items. The distributor fulfills the demand by shipping the items
...

...relation to other fields. When products are ordered and a corresponding
MWS created, the system **examines** for each product whether the product
is designated (e.g., within the product file) for...

...distributed business transaction data cluster. As explained previously,
separate instances of the unitary database application **software** ,
running on separate PC servers, are provided for different business
segments (e.g., different customers...be programmed to perform the same
work automatically. In an exemplary embodiment, such automatons perform
PO /MWS Conversion, a PSRI process, a Vendor Product Pricing process, a
Customer Pricing Update process...

...some or all of the following business processes: P/0 conversion, PSRI,
price/product, vendor **invoice** verification, G/L and accounting, sales
tax/recurring process, reports for customers, and reports for...

...is idle, the other is in production, working on RAIDs, which store all
of the **software** . If a computer goes down, it is replaced by simply
plugging in the idle computer...

...of thousands of product entries that must be continuously updated via
the Internet. Updating involves **comparing** new product inforrriation to
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existing product information to identify new products, discontinued
products, price...

...process the data. As shown in Figure 174, one automaton might perform
price update and **PO** processing, another automaton might handle vendor
invoice verification, another automaton might handle some additional
process, etc. Each automaton is associated with a...

...information relating to a specific business function, e.g., G/L,
financial statements, sales tax, **purchase orders** , vendor **invoice**
verification, vendor payment, reports, etc. In this manner, business
information is channeled in a highly...unitary database application.
Nevertheless, the need remains for a party acquiring rights to use the
software to be able to customize the **software** according to the party's
particular needs. The acquiring party may not want the full range of
functionality offered by the **software** . Alternatively, the acquiring
party may want but not be able to afford the full range of functionality
offered by the **software** (although the cost may be an order of magnitude
less than that of conventional ERP packages).
Custornization is therefore achieved by providing within the **software** a
switch panel" that is used to turn user-visible aspects of identified
business functions...

...data flow, in the present application, there is no data flow. Behind the
scenes, the **software** continues to function as if all of the switches
are turned on. When a party...

...additional functions that were previously turned off, no loading of
historical data is required. The **software** , with the additional
functions newly-activated, gives the appearance that the newly-activated
functions have...

...all along, because in fact they have. Although such customization is
possible using conventional packaged **software** distribution methods,
custornization is greatly facilitated using the web and electronic
software distribution (ESD). In order for a party to gauge the need for
150
various features, the party may try the **software** , operating on trial
data, via the web, thus becoming familiar with the various functions of
the **software** . Preferably, the party then identifies functions that the
party does not want. Corresponding switch panel settings for that party
are saved. When the **software** is downloaded, it is downloaded with the
appropriate switch panel settings for that party. In this manner, the
software can be customized via the web by the user. There results
massive web-based deployment...

...Unlike existing systems, such linking is in the nature of asynchronous
handshake.
In existing systems, **software** integration is problematic, in large part
because **software** is business-segment specific (not end-to-end). For
example, one **software** package performs SFA, another accounting, etc. In
real business, the live business entity requires interacting...

...electronic human-to-hunian communication (phone, fax, email, etc.). To
automate such interaction using conventional **software** , two alternatives
are presented. One is to buy multiple **software** packages for multiple
respective domains
151
and operate those **software** packages at the same time, e.g., logging off
SFA and logging onto accounting, etc...
...programs are separate and distinct. In either case, without real-time
synchronous communication between the **software** packages, data will not
be in sync between the packages. This situation may be characterized...
input is applied to the system, which acts as a back-end business
operation data **engine** . In Figure 176, the situation is reversed. That

is, a company has an existing legacy...

...acts as a front-end web business interface. The flexibility of the
system facilitates an **organized** migration from legacy systems.
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In other words, the present system can be used to...

...a portion of an enterprise business solution, just as in conventional
practice in which segmentspecific **software** packages are linked. The
open design of the **software** facilitates this manner of operation.
However, when used in this manner, the business process flow is broken
and the database is no longer unitary. Although the **software** can be
used in this manner, much of the instrinsic power and consequent
advantage over conventional systems is lost, and the **software** becomes
less distinctive as cornpared to existing **software** .
In Figure 177, legacy system dependence has been broken, and the unified
database application serves...
...web can also be applied to the time
that normally elapses between releases of a **software** product, during
which users must forego desirable features. A continuous release strategy
is enabled by coupling web download of the **software** with web upload of
bug reports and text entries where the system did not provide...

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00739972   **Image available**
TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS
**PROCEDE   DE   FINANCEMENT   DE   TRANSACTIONS   COMMERCIALES,   INSTRUMENTS   ET
    SYSTEMES**
Patent Applicant/Assignee:
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  Detailed Description
  Claims

Detailed Description
...   between the insuring entitv and the seller.

A useful variation of accounts receiveable financing includes **factoring**
. Referring to Figure I B, in receivables **factoring** the seller assigns
the invoice, passing title therein, to a **factor** , F 1, step 5. At tile
same time seller S, notifies buyer B of the assignment and instructs
buyer B to send his payment to **factor** F 1. In step 6 **factor** F I
advances a partial payment oil the invoice to sel ler S. In step 7,
factor F 1, standing in the place of seller S, collects the invoice
receivable frorn buyer B. Tile balance less tile **factor** 's discount or
commission is paid to seller S, in step 8.
Clearly, the advantage of **factoring** for seller S is in step 6 where
seller S receives an advance oil the...

...financing.

Additionally the seller runs the risk of having to return the advance to
the **factor** in the event the invoice becomes uncollectible.

Referring now to the letter of credit procedure...

Claim
...   can also be obtained frorn ail importer setup routine, if desired.
Table 5: Pro-Forma **Invoice** Summary Information
PROFORNIA **invoice** 4: {fills in from docl Customer id: f oil proforma
(from
accounts)1
DATE: jentered from proformal Amount: @entered from proformaj
Ship by date: jentered from proforma)
The pro-forma **invoice** summary information in Table 5 is obtained frorn
tile proforma **invoice** itself, which is either attached or embodied in
tile cover sheet, and may be automatically retrieved from a database
generated in creating the proforina **invoice** .
Table 6: Bank of Presentation
BANK OF PRESENTATION {importer fillsj
Branch: Contact:
Address I
Address2...

...ORIGIN(form)
Other
.
Table 9: Import Documents Required
Import documents required for custorns clearance
Type., - **Invoice** Packing Lists Other documents CERTIFICATE OF
Originals: no. Co ies: no.. The details required for...

...left blank, to be filled hi by the importer.
I 0
Table 10: Pro-Forma **Invoice** Iternizatiori
Harmonized Svstem Code: Correct or amend HS numbers to reflect vour
classification. Proforma **Invoice** Total from detailed domestic itemized
Invoice attached, or single item listed 1 5 below with Harmonized System
numbers (8 digits-required...

...part units unit value extensioii
Item or Total value $ Accepted @ Date"

@exporterdunsfrompreviouspagej ttimedatecomputerclockj
@importerdunsfrompreviouspagej fproforma **invoice** # from previous pagel
ftotal proforma **invoice** arnount frorn previous pagel
Iship by date from previous pagel
The pro forma **invoice** itemization sectiori in table IO provides for the
details to be obtained from an attached **invoice** . Alternatively, details
of a single **line item** irivoice can be entered in the section
comprised by Table IO. Provision is also made forthe entry of Harmonized
System numbers and for additional **invoice** and identification data to be
posted automatically, as indicated by the data in curly parenthesis.
Table I 1: Agreement Section Paragraphs
Merchandise Claims: In accepting this pro-fortna **invoice** , the importer
specifically agrees to recognize the **Bill** of Exchange as a payment
instrument under which payment is made as a financial instrument...

...as a reason for nonpayment, or a reduction in payment, of the amount of
the **Bill** of Exchange. The exporter and the importer mutually agree to
accept the tenns of sale as stated, and to identify and **settle**
merchandise disputes as a transaction separate and apart
from the payment transaction, in accordance with...

...of shipment by the exporter issuing and the importer accepting a new
pre-export proforma **invoice** with a covering PEPI and I't **Bill** of
Exchange attached as herein
Z
specifying the terms of the new transaction. By mutual...

...above, and signing this document explicitly agrees not to challenge a
faxed signature on a **bill** of exchange which on its face appears to have
been signed to modify the initial transaction.
Accepted: date:
Pt **Bill** of Exchange: The I " **Bill** of Exchange shown below, represents
a commitment to pay the I " of Exchange (second unpaid) when accompanied
by shipping documents and/or to accept the 2 nd **Bill** of Exchange which
will be issued with the **invoice** on shipment date. Upon acceptance of
the 2 nd of exchange, the import documents will be released. Upon the
payment of the 2 nd **Bill** of Exchange, the I " **Bill** of Exchange is ·
extinguished. Upon non-acceptance of the I st **Bill** of Exchange the
transaction will not be entered into. For non-acceptance of the 2"' **Bill**
 of Exchange, an instruction for protest has been issued, and the
shipping documents with the I It **Bill** of Exchancre (accepted) will be
presented for
1@ C,
payment. Non-payment will be protested. You'must sign and date the
proforma **invoice** attached and the space marked "ACCEPTED" on the
document below to 55 initiate this transaction...

...in a further aspect, a
trade financing method wherein:
a) an originator creates a primary **bill** of exchange, chargeable to the
account of a counterparty and activatable by a singular event occurring
after creation of the primary **bill** of exchange; and b) a further party
subsequently issues, in exchange for the first **bill** of exchange, a
substitute **bill** of exchange chargeable to the account of the further
party. Typically, tile originator and the...

...have planned or conternplated for the event to take place after creation

of the primary **bill** of exchange, preferably, after execution of the
primary **bill** of exchange by the counterparty. The event can, for
example, be a commercial event such...the further party arrange
pre-acceptance of the exchange of tile Substitute for the first **bill** of
exchange to facilitate the exchange process. Preferably, but not
necessarily, the further party is of substantial financial repute so that
the method provides credit enhancement whereby tile substitute **bill** of
exchange is rnore readily negotiable than tile primary **bill** of
exchange. The first **bill** of exchange can be a trade draft issued by a
buyer and activatable by release...

...relating to the purchase as may be agreed by the buyer and seller. The
second **bill** of exchange can be a banker's draft which is exchanged by
the seller for the trade draft. The process can be managed by **software**
implemented on a Suitable device, for example a computer, and the
software management process may itself provide credit enhancernent. The
invention in this aspect distinguishes from a conventional **bill** of
exchange, in that tile primary **bill** of exchange is created prior to the
event which provides the consideration for tile prii-nary **bill** of
exchange and in that the term of the **bill** of exchange is linked to the
event. Thus tile primary **bill** of exchange is effectively dormant, or
inactive until the event occurs. Sending the **bill** of exchange from the
originator to the counterparty amounts to a demand for payment which
calls upon the counterparty to pay upon **receipt** , or to accept tile
dernand for payment. Preferably, the counterparty pays (in the former
case) or in the latter accepts the dernand for payment by signing the
bill of exchange "accepted" and returns same to the originator, or the
originatoCs agent as evidence of acceptance. If desired, the counterparty
may be authorized to create the **bill** of exchange on behalf of the
originator through the agency of a limited power of...

...preaccepted banker's acceptance. The details of such payment process can
be noted on the **bills** of exchange in the information areas outside the
bill of exchange area of the docurnent. The invention can be employed to
finance a series of transactions creating a series of bi-lateral
situations using pre-approved **bills** of exchange which demonstrate a
willingness to pay, and then credit enhancing, using either the...
...1 5 The invention extends to the novel instruments disclosed herein,
including a pro-forma **invoice** endorsed or otherwise modified as herein
described, the I st and 2nd of exchange, both...

...banker's acceptance. The invention further includes computerized, or
other electronic or automated systems and **software** for implementing one
or more steps of the described methods. It will be understood that...

...for example, without limitation, machinery, hardware, foodstuffs, books,
recordings, electronic equipment and information products and **software**
stored oil physical media, and so on. As referenced above, although not
so limited, the...

...trade finance methods of the invention. Preferably, the system is
computer implemented and employs novel **software** to perform its
functions. The trade finance management system can be operated by a third
...

...aspects or steps of the method, as required. Webbed network
communication between the document image **software** and its distributed

modules (or programs) running at tile several parties respective
computer stations enables document image workflow management **software**
operating through distributed applications, communicating via a LAN, tile
Internet or other WAN, or other...

...and tracking, transaction tracking, contact management and other facets
of the workfiow process. Generally tile **software** is made available to
the appropriate parties to the transaction that have data to enter...

...the trade finance process manager, if employed, also manages data entry.
The document image workflow **software** is preferably intelligent and has
high-level functionality to enhance the trade finance process. For
example, the document image **software** can allow certain documents to be
stored and pledged as collateral, and that collateral to...

...parties to a transaction, to provide asset-based lending. As described
above, the pre-approved **bill** of exchange of tile invention evidences
time-specific willingness of the buyer to pay and...

...of willingness to pay and ability to pay create collateral value in the
pre-approved **bill** of exchange which is enhanced by the buyer's signed
statement of intent to pay...

...acceptance. In a simpler embodiment of the invention wherein a buyer
executed trade acceptance is **converted** to a banker's acceptance, but
there is no pre-acceptance agreement with the Fl/Sl, a collection is made
on the first and second **bill** of exchange,, without a banker's acceptance
payment by the collecting bank. The process through the issuance and
acceptance of the V and 2nd **bills** of exchange, steps 1-7 of Figures
7-8, remains the same, with the difference that the V and 2nd **bills** of
exchange are made payable to the order of the exporter rather than the Fl
...

...not financing work in process, or exporters whose banks will lend
against. credit-enhanced foreign **receivables** . A third party
administrator TPA administering or facilitating such a method can obtain
payment by...

...time of export with a term expiring shortly after the due date of the
2id **bill** of exchange, for example, 10 days thereafter. Alternatively,
the seller-exporter S can draw a...

...representative of seller S who may sign it where the exporter signs on
the 2id **Bill** of exchange. This will then be lodged with the **bill**
-of-exchange collecting bank for collection. This procedure is relatively
expensive as a transactioll cost, but enables the trade finance process
manager's fees to be collected via a **bill** of exchange issued by the
exporter, rather than employing **invoices** which may go through an
accounts payable process and be referred back to an export...70-90
percent, of the proceeds as a pre-approved banker's acceptance, and the
balance being a retention. The pre-approved banker's acceptance
preferably has a rnatUrity dated somewhat...

...third party administrator TPA who inay obtain its fee from the retention
and remit the **balance** of the retention to tile exporter, when there is
no longer a possibility of merchandise...

...The trade finance management system can enable the third party

administrator TPA using document imaging **software** to manage tile
process in tile acceptance-issuing bank from their own remote office
using...

...to issue a certificate of conformity of the shipment with the actual or
pro-forma **invoice** . Usually, both risk mitigation steps are charged to
tile expense and risk of the exporter...

...and unattractive letter of credit process or require the manufacturer to
await collection of the **invoice** , at terin, after shipment, which may be
several months. The methods of the invention call...

...the manufacturer and the trade intermediary, it is possible that this
proportional amount of the **invoice** value may be adequate fully to
reimburse the manufacturer for his share of the transactional, the
balance , for example 15 percent, being tile profit due to tile trade
intermediary. In certain such...

...further possible requirement is for the trade intermediary to have, in
his collateral pool, accepted **bills** of exchange from the manufacturer
to back tile call for support oil merchandise claims. Employing...German,
and vice versa. Preferably, the contents of I 0 a document field are not
translated however, but are in tile language of the inputting country,
or in English, being a...

...As referenced above, the novel methods and instruments of tile invention
call be implemented in **software** , and the invention further provides
novel trade finance **software** for that purpose. In preferred
embodiments, the trade finance **software** comprises a number of modules
adapted to the different needs of the several parties to...

...Also as shown, computer systern 76 comprises a desktop system unit, a
suitable trade finance **software** module, a document scanner for reading
paper documents and, optionally, for importing them into electronic...

...connection for electronic communication with one or more of the other
parties shown. Preferably, the **software** modules are adapted to the
different needs of the different parties, as will be explained...further
detailed information regarding the product to be shipped, the timing and
any other relevant **factors** , as appropriate or desired. In step 82 third
party administrator TPA obtains or creates a...of payment choices. Tile
choices preferably include options to proceed with conventional
financing, for example **factoring** or forfaiting, with a trade draft
accepted by importer 1, or to proceed simply by...GOODS
STEP 3 REQUESTS PAYMENT
-(INVOICES)
STEP 4 SENDS PAYMENT
Fiqure 1A
/18
PRIOR ART: **FACTORING**
TEP 1 PURCHASE ORDER
STEP 2 OBTAINS APPROVAL
STEP 3 SHIPS GOODS
REQUESTS PAYMENT
STEP...

12/3,K/8   (Item 8 from file: 349)

00733718   **Image available**
BUSINESS OPTIMISATION
OPTIMISATION COMMERCIALE
Patent Applicant/Assignee:
  LOMBARD RISK MANAGEMENT PLC, 13th floor, 21 New Fetter Lane, London EC4A
    1AJ, GB, GB (Residence), GB (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  WISBEY John Michael, 9 Eaton Mansions, Cliveden Place, London SW1W 8HE,
    GB, GB (Residence), GB (Nationality), (Designated only for: US)
  ERL Miodrag Joseph, 21 Ladywood Mead, Leeds, West Yorkshire LS8 2LZ, GB,
    GB (Residence), HR (Nationality), (Designated only for: US)
Legal Representative:
  GILL JENNINGS & EVERY, Broadgate House, 7 Eldon Street, London EC2M 7LH,
    GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200046705 A1 20000810 (WO 0046705)
  Application: WO 2000GB297 20000201 (PCT/WO GB0000297)
  Priority Application: GB 992310 19990202
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21220

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... 3C.
  Nom
  ft,
  I I@bm
  9
  %@ b,
  I
  Figm3Dx
  1
  8
  b@
  bl,
  I **PO**
  2
  1 1
  b@ b@
  P

SUBSTFUTE SHEET (RULE 26)
/33
Fig.4A.
Account Customer...t
Booking However, they are dependent on
agree price-0, the particular state trade
and **confirm** management is in. The only trade
Cn Foil MT fees management transition applicable
schedule to...
...they are dependent on the
agree price-110, particular state trade management is in.
and **confirm** The only trade management transition
fees applicable to all states is payment due
M
Cn...

...Cn
C= Option exercise
canCE
Cn pass exercise due r e fixing d
Fol
M **confirm** exercise
El exercise american
@5i o manual
C:
 confirm abort
Managing cashflows
no restructuring deadline
restructure confirmed expired
restructure
Amending (restructuring)
Fig. 1 0...

...subseq en global
invalid user valid user input u'
input fixings due reference
rate ange
 confirm valid user input IF I S
exerc
Cn
ist fix due waiting **confirm** use of next Managing
automatic fixing
0-- manual subsequent
1 st fixing fixings
M can(
Cn
:C **confirm** use of default
M
fixing AL
restricting
confirmed
no restructure deadline
expired
restructure
meiding (restructuring...

...rate for given date
ate/price
fixi g

M
 Software C
entralise@dj
Human and **software**
C
kpi satisfaction O..1 kpi satisfactior
precondition O.. 1
nature of risk O..1...

 12/3,K/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488469   **Image available**
**SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
    FINANCIAL INSTRUMENTS**
**SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
    ELECTRONIQUE D'INSTRUMENTS FINANCIERS**
Patent Applicant/Assignee:
  DERIVATIVES NET INC,
  MAY R Raymond,
Inventor(s):
  MAY R Raymond,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9919821 A1 19990422
 Application: WO 98US21518 19981013 (PCT/WO US9821518)
  Priority Application: US 9762410 19971014
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prior to 2004)
  AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE DK DK EE EE ES
  FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR TT
  UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ
  TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
  CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 34553

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
...   able to choose between the several networks 1 5 16 for primary access
   based on **factors** such as toll charges or bandwidth.
   Each client site 14 includes one or more business...risk portfolios from
   the user which are sent to the switch mechanism 35 at the **central
   processing** center 12. The relative position information generated by the
   switch mechanism 35 is returned to...

...user. The inputted orders or portfolio is sent to the auction server 34
   at the **central processing** center 12 where the auction or switch
   auction, respectively, is performed. The resulting **matches** are
   returned to the auction module 81 which presents the results to the user
   via the market interface module 74. The trader workstations 20 includes a
   processor 82 that communicates with other elements within the trader

via a system interface 84. An...

...enables
execution of the Internet browser program 72 (and thus, the trader module 70) by
processor 82. It is noted, however, that the trader module is preferably
implemented as a Java...

...may be implemented as an independent program capable of establishing a communication link to the **central processing** center 12 via the Internet, a local area network (LAN), or a wide area network...

...can even have access to the system 10 via direct modem dial-in to the **central processing** center 12 over the public switched telephone network (PSTN) or Internet.
With reference now to and encoding encrypted messages, and network management.
The business unit server 18 includes a **processor** 112 that communicates with the other elements within the business unit server 18 via a...
...proxy agent I 1 0 and enables execution of the proxy agent
I 10 by **processor** 112. An external communication link 124 is provided to
interface the business unit server 18...

...with the business unit server 18. Alternatively, the trader data may be stored at the **central processing** center 12 so that the trader does not need to re-build his/her screens...

...internal data network of the client site, or 3) by downloading them directly from the **central processing** center. Once the applets are loaded and running in the desktop computer of the user...72 and goes to a particular address that connects the trader workstation 20 to the **central processing** center 12. This is preferably achieved by typing a known URL (Universal Resource Locator) in...

...FIG. 12), a credit settings interface (described below with reference to FIG. 10), a switch **engine** interface (described below with reference to FIG. 22), auction interface (See FIG. 13), tools, a...The background color of the message display window preferably changes if the connection to the **central processing** center 12 is lost for any reason.
A user preferences interface 148, which is accessible...most derivative transactions are specifically custon-fized to fit a particular need. With derivatives, as **compared** to stocks, bonds or other financial instruments, there are typically many more parameters, such as...
November, then a contract defined as [1,4 over
SUBSTITUTE SHEET (RULE 26)
the 12th] **translates** into a deal starting on the 12th of January and maturing on 12th of April...Libor (TELERATE
3740/50), P = Pibor (TELERATE 2007 1), T = Tibor, C = CDOR, B =
AUS **Bills** (REUTERS BBSW), FF = Fed Funds (HI5), TB = T- **bills**
(H15), PR= Prime (1-115), CP= 30 day Commercial Paper, BE= BELO,
SUBSTITUTE SHEET (RULE...each underlying contract. Note that both should be provided from the same class of contracts.
SETTLE : The **SETTLE** parameter is a flag indicating whether a swaption is cash or physical settlement. The default...Month-end Whether coupon payment dates roll on YES, NO
month-end dates or not

Settle For swaptions whether the contract is CASH,
cash or physically settled. PHYSICAL
First Setting For...is little or no remaining credit, and then further
trading is prevented until the trades **settle** or the credit limit amount
is re-set. In foreign currency
trading, the settlement process...the potential exposure averaged over a
series of time points, weighed by an appropriate discount **factor** . There
are several methods of calculating the exposure of a transaction, though
the RQ is...CO(t)N
E 5(t)
0
1 5 where 8(t) is the discount **factor** at future time t.
For FRA's, the following equations apply:
SUBSTITUTE SHEET (RULE 26...

...get the expected exposure at time t, by averaging the expected exposure
with the discount **factor** , the RQ can be calculated.
At this point it may be worthwhile to distinguish the...swap portfolios.
With these markets becoming more competitive, bid-offer spreads are
narrowing considerably. This **factor** , combined with the wide spreads of
exchange traded Eurodollar futures, has contributed to the use...the
switch auction if they so desire. The rate is preferably based on
available market **factors** , and may be calculated by a calcserver (as
described below). The results column 472 is...and FRA's) as provided by
the preprocessor, and generates therefrom the zeros and discount **factors**
for each currency and level of credit. In particular, a zero coupon
yield curve (i...be derived from swap information. For
the first swap, the zero curve and the discount **factor** at each coupon
date are used to calculate the zero rate and the end date...

12/3,K/10   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00363084   **Image available**
**METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH
    DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS**
**PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET
    AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT**
Patent Applicant/Assignee:
  CEDEL BANK,
  SAMPSON Gerald Paul,
  TYSON-QUAH Kathleen,
  STRAUSS Melvin,
  HADDOCK Jorge,
  SIME Thomas Shepherd,
Inventor(s):
  SAMPSON Gerald Paul,
  TYSON-QUAH Kathleen,
  STRAUSS Melvin,
  HADDOCK Jorge,
  SIME Thomas Shepherd,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9703409 A1 19970130
  Application: WO 96GB1687 19960715 (PCT/WO GB9601687)
  Priority Application: US 95501901 19950713; US 96678793 19960711
Designated States:

(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP
KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TR TT UA UG US US UZ VN KE LS MW SD SZ UG AM AZ BY KG
KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ
CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 56467

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... cap has been reached, the Basis can be upwardly incremented each cycle
  by a multiplicative **factor** of $(I+zd)$.
  Return Amount Rule:
  Where Sole Counterpamr Enterinp, A Credit Exposure Fig re...
...cap has been reached., the Basis can be incremented upwardly each cycle
  by a multiplicative **factor** of $(I +zr)$. If the sole new credit exposure
  represents a change in sign of...both maintained in the same GCSS
  account(s), they are, however, always reported as separate **line   items**
  , according to well 93
  SUBSTITUTE SHEET (RULE 26)
  Computing the Delivery and Return Amounts
  After...consideration; and (2) generates an output file containing all
  information items required by the Optimization **Engine** . The subprocesses
  comprising Process C300 will be described below. Subprocess C3 I 0
  entitled BLOCK...the GCSS Database, which is to be provided as input to
  the ASSET MOVEMIENT Optimization **Engine** during the problem solving
  stage of the Asset Movement Optimization Process. The Input to subprocess
  ...

...This process collects from the GCSS database, all parameters necessary
  for the "black box" optimization **engine** (i.e., CTCSS Optimization
  Server 3) to allocate the assets in the GCSS to cover...are also based on
  the values for the corresponding asset type'. however, a small adjustment
   factor is also added based on the valuation rate and pledge position
  for the asset: 11...
...condition is true and 0 if the condition is false. The effect of the
 adjustment **factor** is that assets with existing pledge positions and to
  those assets with higher valuation rates...that it is better to deliver
  slightly more value than to deliver less, all other **factors** being
  equal. The Rounding Heuristic is based
  on the following simple rule:

  1 Round all...confirmed by an instruction from the LCS system. Thus the
  notion of unconfirmed transactions must **factor** into the reconciliation
  function of this subprocess.
  Process S210 entitled ALLOCATE ASSETS WITFUN GCSS comprises...

```
Set      Items    Description
S1       893616   ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                  TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                  LE? OR SETTLING)(1W)SYSTEM?
S2       240535   (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                  RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                  INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                  PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3       474778   TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                  OR   ORGANIZ??? OR   REORGANIZ???
S4      2586309   VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                  COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                  VERIFY
S5       51750    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6       912494   FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-
                  AS?)(1W)ACCOUNT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? -
                  OR TRADABLE(1W)INSTRUMENT?
S7       87816    S3 AND S4
S8        526     S7 AND S5
S9         22     S8 AND S1
S10         6     S8 AND S2
S11        68     S8 AND S6
S12         2     S11 AND (S1 OR S2)
S13        48     S11 NOT PY>2000
S14        44     RD (unique items)
S15     1242488   ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC
                  OR ELECTRONICALLY
S16         0     S14 AND S15
S17        20     S8 AND S15
S18        19     RD (unique items)
S19        13     S18 NOT PY>2000
? show files
File    2:INSPEC 1969-2005/Jun W2
           (c) 2005 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2005/May
           (c) 2005 ProQuest Info&Learning
File   65:Inside Conferences 1993-2005/Jun W3
           (c) 2005 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2005/May
           (c) 2005 The HW Wilson Co.
File  474:New York Times Abs 1969-2005/Jun 21
           (c) 2005 The New York Times
File  475:Wall Street Journal Abs 1973-2005/Jun 21
           (c) 2005 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
           (c) 2002 The Gale Group
File  139:EconLit 1969-2005/Jun
           (c) 2005 American Economic Association
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19/5/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
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6697604   INSPEC Abstract Number: C2000-10-3350G-007
  Title: Real-time optimization equals online **performance improvements and off-line benefits**
  Author(s): Dewar, I.
  Author Affiliation: MDC Technol., UK
  Conference Title: Technical Papers of ISA. Solution for Improving Productivity and Flexibility. Technology Update LIV. Vol.393. ISA TECH 1999. International Conference and Exposition for Advancing Measurement, Control and Automation Technologies, Products and Services   p.125-34
  Publisher: ISA, Research Triangle Park, NC, USA
  Publication Date: 1999 Country of Publication: USA   312 pp.
  ISBN: 1 55617 708 9   Material Identity Number: XX-2000-01960
  Conference Title: Technical Papers of ISA. Solutions for Improving Productivity and Flexibility. Technology Update LIV. Vol.393. ISA TECH 1999. International Conference and Exposition for Advancing Measurement, Control and Automation Technologies, Products and Services
  Conference Date: 5-7 Oct. 1999   Conference Location: Philadelphia, PA, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Practical (P)
  Abstract: **Online** , real-time optimizers are now routinely applied to improve day-to-day performance of many process operations in chemical, petrochemical and refinery plants. This paper introduces the concepts of **online** , real-time and closed-loop as applied to optimization systems, by **examining** a few practical examples. It emphasizes that a successful **online** application is more than just "a model and an optimizer", by highlighting the additional steps, such as data **reconciliation** , model tuning and performance monitoring. These features leverage the wealth of information being generated by plant DCS systems into a range of other benefits: **converting** pure data to information thence to knowledge and, ultimately, to wisdom, providing the engineers with access to an off-line model which reflects the current plant condition at any point in time, and the maintenance department with a historical record of instrument and equipment performance indicators. (0 Refs)
  Subfile: C
  Descriptors: chemical industry; closed loop systems; oil refining; optimisation; parameter estimation; process monitoring; real-time systems
  Identifiers: real-time systems; process control; chemical industry; petrochemical plants; oil refinery; data visualisation; data **reconciliation** ; parameter estimation; data **validation** ; performance monitoring; optimisation
  Class Codes: C3350G (Control applications in chemical and oil refining industries); C7160 (Manufacturing and industrial administration); C7450 (Chemical engineering computing); C1220 (Simulation, modelling and identification)
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19/5/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC
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5665838   INSPEC Abstract Number: C9709-6115-059
  Title: Harissa: a flexible and efficient Java environment mixing bytecode

and compiled code
  Author(s): Muller, G.; Moura, B.; Bellard, F.; Consel, C.
  Author Affiliation: IRISA, Rennes, France
  Conference Title: Proceedings of the Third USENIX Conference on Object-Oriented Technologies and Systems (COOTS)   p.1-20
  Publisher: USENIX Assoc, Berkeley, CA, USA
  Publication Date: 1997 Country of Publication: USA   248 pp.
  Material Identity Number: XX97-01623
  Conference Title: Proceedings of COOTS '97: 3rd Conference on Object Oriented Technologies and Systems
  Conference Date: 16-20 June 1997   Conference Location: Portland, OR, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Practical (P)

  Abstract: The Java language provides a promising solution to the design of safe programs, with an application spectrum ranging from Web services to operating system components. The well-known tradeoff of Java's portability is the inefficiency of its basic execution model, which relies on the interpretation of an object-based virtual machine. Many solutions have been proposed to overcome this problem, such as just-in-time (JIT) and off-line bytecode compilers. However, most compilers trade efficiency for either portability or the ability to dynamically load bytecode. In this paper, we present an approach which **reconciles** portability and efficiency, and preserves the ability to dynamically load bytecode. We have designed and implemented an efficient environment for the execution of Java programs, named Harissa. Harissa permits the mixing of compiled and interpreted methods. Harissa's compiler **translates** Java bytecode to C, incorporating aggressive optimizations such as virtual-method call optimization based on class hierarchy analysis. To evaluate the performance of Harissa, we have conducted an extensive experimental study aimed at **comparing** the various existing alternatives to execute Java programs. The C code produced by Harissa's compiler is more efficient than all other alternative ways of executing Java programs (that were available to us): it is up to 140 times faster than the JDK interpreter, up to 13 times faster than the Softway Guava JIT, and 30% faster than the Toba bytecode-to-C compiler. (31 Refs)
  Subfile: C
  Descriptors: object-oriented languages; object-oriented programming; optimising compilers; program interpreters; programming environments; software performance evaluation; software portability
  Identifiers: Harissa; Java environment; bytecode-to-C compiler; compiled code; safe program design; World Wide Web services; operating system components; software portability; inefficient execution model; object-based virtual machine; efficiency; dynamic bytecode loading; interpreted method; aggressive optimizations; virtual-method call optimization; class hierarchy analysis; performance evaluation; JDK interpreter; Softway Guava JIT; Toba; off-line compilers; just-in-time compilers
  Class Codes: C6115 (Programming support); C6110J (Object-oriented programming); C6150C (Compilers, interpreters and other processors); C6110B (Software engineering techniques)
  Copyright 1997, IEE

  19/5/3   (Item 3 from file: 2)

5292874   INSPEC Abstract Number: C9607-7450-059
  Title: M-PROJECT- organizing **problem representation and modeling of**

steady state and dynamic processes
   Author(s): Linninger, A.A.; Hofer, M.; Krendl, H.; Druckenthaner, H.; Jorgl, H.P.
   Author Affiliation: Dept. of Chem. Eng., MIT, Cambridge, MA, USA
   Journal: Computers & Chemical Engineering Conference Title: Comput. Chem. Eng. (UK)   vol.20, pt.A, suppl.is   p.S425-30
   Publisher: Elsevier,
   Publication Date: 1996 Country of Publication: UK
   CODEN: CCENDW ISSN: 0098-1354
   SICI: 0098-1354(1996)20:A+isL.s425:POPR;1-S
   Material Identity Number: C207-96007
   U.S. Copyright Clearance Center Code: 0098-1354/96/$15.00+0.00
   Conference Title: European Symposium on Computer Aided Process Engineering -6. ESCAPE-6
   Conference Date: 26-29 May 1996   Conference Location: Rhodes, Greece
   Language: English   Document Type: Conference Paper (PA); Journal Paper (JP)
   Treatment: Applications (A); Practical (P)

   Abstract: The M-PROJECT implements a methodology for the efficient generation of static and transient process models and their subsequent numerical solution. The knowledge-based hierarchy of the M-PROJECT framework is composed of the material model, the abstract constraint definition, the specific problem instance and the generic solver. The methodology enforces the principle of hierarchical decomposition of **balance** envelopes with increasing degree of detail without discrimination between design variables and process parameters. A tree of abstract constraint definitions represents generic formulations of mass and energy conservation, while the specific problem instances are specialized process models derived by selecting a subset of the relations in parallel with a deliberate registration of design variables. While these process models may differ in scope, number of equations as well as distribution of parameters and variables according to their respective design objectives, their common descent of the underlying tree of abstract process definitions and utilization of the abstract modeling language of the material model ensure consistency and robustness against changes of the process flowsheet. The presented methodology has been successfully applied for the design of steady-state and dynamic industrial processes as well as for **online** data **reconciliation** .   (9 Refs)
   Subfile: C
   Descriptors: chemical engineering computing; digital simulation; intelligent design assistants; knowledge engineering; simulation languages
   Identifiers: M-PROJECT; problem representation; steady state simulation; dynamic process simulation; transient process models; static process models ; numerical solution; knowledge-based hierarchy; material model; abstract constraint definition; specific problem instance; generic solver; **balance** envelopes; energy conservation; mass conservation; abstract modeling language; process flowsheet; **online** data **reconciliation** ; industrial process design; knowledge based process design; chemical engineering
   Class Codes: C7450 (Chemical engineering computing); C6185 (Simulation techniques); C6170. (Expert systems)
   Copyright 1996, IEE

   19/5/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC
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03346092   INSPEC Abstract Number: B89022616, C89029092
   Title: All eyes focus on logic synthesis

Author(s): Collett, R.
Journal: ESD: The Electronic System Design Magazine   vol.18, no.11
p.42-7
Publication Date: Nov. 1988 Country of Publication: USA
CODEN: EESMEY ISSN: 0147-9245
Language: English   Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: This year marks the birth of commercially available logic synthesis tools, with eight companies announcing either PC- or workstation-based software. A technology that **translates** behavioral circuit descriptions into optimized gate-level logic, logic synthesis promises to reshape **electronic** system design. But it is still in its infancy and will undergo a significant maturation process before finally **settling** into the mainstream. Logic synthesis encompasses two basic functions: **translation** and optimization. **Translation** automatically **converts** a textual or mathematical circuit description into an actual circuit. Optimization attempts to strike a **balance** between optimum performance and minimum gate density. **Translation** and optimization are the common denominators of all logic synthesis software packages. (0 Refs)
Subfile: B C
Descriptors: logic CAD
Identifiers: textual circuit description; logic synthesis tools; behavioral circuit descriptions; optimized gate-level logic; **electronic** system design; **translation** ; optimization; mathematical circuit description; gate density; logic synthesis software packages
Class Codes: B1265B (Logic circuits); B1130B (Computer-aided circuit analysis and design); C7410D (Electronic engineering); C5210B (Computer-aided logic design)

19/5/5   (Item 5 from file: 2)
DIALOG(R)File   2:INSPEC
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03133252   INSPEC Abstract Number: B88035909
   Title: Measurement of settling **time of high-speed analog and digital-analog** converters
Author(s): Danilov, A.A.; Pogosov, A.Yu.; Polonnikov, D.E.
Author Affiliation: Inst. of Control Problems, Moscow, USSR
Journal: Pribory i Tekhnika Eksperimenta   vol.30, no.3   p.86-90
Publication Date: May-June 1987 Country of Publication: USSR
CODEN: PRTEAJ ISSN: 0032-8162
Translated in: Instruments and Experimental Techniques · vol.30, no.3, pt.1   p.589-93
Publication Date: May-June 1987   Country of Publication: USA
CODEN: INETAK   ISSN: 0020-4412
U.S. Copyright Clearance Center Code: 0020-4412/87/3003-0589$12.50
Language: English   Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: The procedural and engineering aspects are **examined** for measurement of the **settling** time (from 10 nsec and above) of the output voltage (current) of analog and digital-analog **converters** with a reduced error of up to 100 mu V of the steady-state value. Schematic diagrams are given for the main units of a special-purpose measuring system for study of transients. (2 Refs)
Subfile: B
Descriptors: digital-analogue conversion; **electronic** equipment testing; time measurement

Identifiers: **settling** time measurement; digital-analog **converters** ; up
to 100 mu V; transients; 10 ns; 100 muV
   Class Codes: B1265H (A/D and D/A convertors); B7220 (Signal processing
and conditioning equipment and techniques); B7320K (Time)
   Numerical Indexing: time 1.0E-08 s; voltage 1.0E-04 V

19/5/6   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01566611 ORDER NO: AAD97-22823
**SEMANTIC LEAPS: THE ROLE OF FRAME-SHIFTING AND CONCEPTUAL BLENDING IN
MEANING CONSTRUCTION**
   Author: COULSON, SEANA
   Degree: PH.D.
   Year: 1997
   Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SAN DIEGO (0033)
   Chairperson: GILLES FAUCONNIER
   Source: VOLUME 58/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 996. 311 PAGES
   Descriptors: LANGUAGE, LINGUISTICS
   Descriptor Codes: 0633; 0290

   The role of context and background knowledge in the productive
character of natural language is addressed. Traditionally, cognitive
scientists have appealed to algorithmic procedures for combining relatively
static representational structures in the knowledge base. In contrast, I
suggest that cognitive scientists focus on dynamic aspects of **on - line**
meaning construction in which the speaker integrates on-going aspects of
perceptual and conceptual information with more abstract information
available from frames in long-term memory.
   Two related sets of processes are proposed to **reconcile** tension
between the static nature of frames and speakers' flexible use of language:
frame-shifting and conceptual blending. Frame-shifting is semantic
reanalysis in which existing elements in the message-level representation
are **reorganized** into a new frame. Conceptual blending is a set of
cognitive operations for combining cognitive models from different domains.
These processes rely extensively on the establishment of cross-domain
mappings: systematic correspondences, based on identity, similarity, or
analogy, between elements and relations in different domains.
   A variety of research techniques are employed to address phenomena at
disparate levels to reveal common aspects of meaning construction. Reading
time and ERP data are employed to **examine** what happens **on - line** during
the process of comprehension. Further, native intuitions are systematically
employed to investigate the resultant products of comprehension.
Experimental findings substantiate the psychological reality of the
frame-shifting process thought to subserve semantic reanalysis in jokes.
Further, analysis of rhetorical techniques in moral discourse suggests
strategic use of frame-shifting as a persuasive technique.
   Analysis of the role of conceptual blending in concept combination,
analogy, and counterfactuals suggests that in all three operations the
establishment of mappings between elements and relations in blended models
and input frames play an important role in meaning construction. These
analyses suggest the productive character of language use results from
constructive processes which speakers use to assemble, link, and adapt
simple cognitive models. By addressing linguistic phenomena often ignored
in traditional meaning research, I explain how processes of cross-domain
mapping, frame-shifting, and conceptual blending enhance the explanatory

adequacy of traditional frame-based systems for natural language
processing.

19/5/7   (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01493277   ORDER NO: AADAA-I9624908
PHASE EQUILIBRIUM AND RHEOLOGY OF SOLUTIONS OF RIGID-ROD POLYELECTROLYTES
   Author: CHEN, SHING BOR
   Degree: PH.D.
   Year: 1996
   Corporate Source/Institution: CORNELL UNIVERSITY (0058)
   Adviser: D. KOCH
   Source: VOLUME 57/03-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 1953. 236 PAGES
   Descriptors: ENGINEERING, CHEMICAL ; PHYSICS, FLUID AND PLASMA ;
                 CHEMISTRY, PHYSICAL
   Descriptor Codes: 0542; 0759; 0494

     The purpose of this work is to study the electrical effects on the
equilibrium and flow behavior of solutions of rigid rod-like
polyelectrolytes. A general introduction is given in chapter 1.
Electrophoresis, sedimentation and rheology of dilute suspensions of
charged rods are **examined** in chapters 2 and 3. Phase equilibrium and
rheology of solutions in liquid crystalline regime are investigated in
chapters 4 and 5.
     The electrophoretic **translational** and rotational velocities of a
fiber are determined in the limit $L/d{>}{>}1$ and $\lambda/d{>}{>}1$,
where λ is the double layer thickness and L and d are the rod
length and diameter. A non-uniformly charged fiber with a **net** charge
dipole rotates until it becomes aligned with the electric field. The effect
of deformation of the ion cloud on the **translational** and rotational
velocity of a fiber **settling** due to gravity is also determined. If the
fiber possesses both a **net** charge and a charge dipole, it will rotate
into a vertical alignment in which the end with the largest absolute charge
is on top.
     The transition from an isotropic to a nematic phase in a solution of
uniformly-charged rodlike polymers is studied for weak electrostatic
interactions, i.e. $\rm w\sp\prime=Q\sp2\lambda/(\varepsilon
k\sb{B}TL\sp2)\ {<}{<}\ 1.$ Here Q is the total charge, ε is
the dielectric constant, $\rm k\sb{B}$ is the Boltzmann constant and T is
the absolute temperature. A Debye-Huckel-like theory is developed to take
account of many-rod effects. Many-body correlations within the region
$d/\lambda\ {<}{<}$ $w\sp\prime\ {<}{<}\ \lambda$/L decreases the
importance of the anisotropic electrostatic interactions and prevent a
transition to a highly aligned nematic phase predicted by the second virial
approximation. For $w\sp\prime\ {>}{>}$ d/λ and $w\sp\prime\
{>}{>}\ \lambda$/L, the anisotropic electrostatic interactions do become
important and bring about a highly aligned nematic phase. The rheology of
nematics of charged rods subject to simple shear flow is studied for
$w\sp\prime\ {>}{>}$ d/λ and $w\sp\prime\ {>}{>}\ \lambda$/L. For
highly aligned nematics, the period of director tumbling is the same as
that for a fiber orbiting in Jeffery orbits provided that the reciprocal of
the angular spread is treated as an effective aspect ratio. The director
can either rotates to the shearing plane or vorticity axis, depending on
the initial orientation of the director.

19/5/8   (Item 3 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01173869   ORDER NO: AAD91-24706
INVESTIGATIONS IN LOW REYNOLDS NUMBER FLUID-PARTICLE DYNAMICS: VOLUME I. STEADY SETTLING MOTION OF ARBITRARY PARTICLES AT LOW REYNOLDS NUMBERS. VOLUME II. MOTION OF A SPHERICAL PARTICLE IN THE PRESENCE OF A PLANE SUBJECT TO A SHEAR VELOCITY FIELD AT LOW REYNOLDS NUMBERS. VOLUME III. MOTION OF TWO SPHERICAL PARTICLES IN A DIRECTION PERPENDICULAR TO THEIR LINE OF CENTERS AT LOW REYNOLDS NUMBERS
    Author: GOLDMAN, ARTHUR JOSEPH
    Degree: PH.D.
    Year: 1966
    Corporate Source/Institution: NEW YORK UNIVERSITY, SCHOOL OF ENGINEERING
        AND SCIENCE (0800)
    Source: VOLUME 52/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 2174.   435 PAGES
    Descriptors: ENGINEERING, CHEMICAL; PHYSICS, FLUID AND PLASMA
    Descriptor Codes: 0542; 0759

Volume I. A general theory is developed which provides criteria and the means for **examining** the steady **settling** motion of arbitrary particles in an infinite quiescent fluid at low Reynolds numbers, i.e., in Stokes flow. Through knowledge of the particle's intrinsic hydrodynamic resistance tensors, complete description of all spinning and spin-free equilibrium states and criteria for the stability of all equilibrium states are obtainable. Applications of the theory are worked out for a variety of particle types which are categorized according to symmetry. Particle inertia is shown to play an important role in determining the stability of a particle's equilibrium motion.

Volume II. The combined rotational and **translational** motion of a neutrally buoyant sphere near a plane in a shear flow field at low Reynolds numbers is derived as a function of the sphere's distance from the plane. When the sphere is more than about 2 radii from the plane, it **translates** at approximately the unperturbed fluid velocity (at the sphere's center) and rotates at one-half the shear rate. When the sphere is very close to the plane, its **translational** and rotational velocities approach zero in proportion to the reciprocal of the logarithm of the gap width between the sphere and plane.

Volume III. The free **settling** motion of two equally sized spheres through an infinite quiescent fluid in a direction perpendicular to their line of centers at low Reynolds numbers is predicted as a function of the distance between the spheres. Exact analytical solutions to the creeping motion equations for the two constituent problems of two spheres **translating** or rotating perpendicular to their line of centers are derived using bipolar coordinates. The constituent solutions are combined through force and torque **balances** to obtain the free motion of the two spheres as they **settle** . It is shown that when the spheres are in contact, the **net** force exerted on each sphere is $F/(6\pi\mu\ell) = 0.714$ and the spheres' angular velocity is $(a\Omega/U) = 0.0647$. The spheres' direction of rotation is such that the surfaces of the spheres which face each other are moving in the same direction as the **settling** motion.

19/5/9   (Item 4 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online

770804   ORDER NO: AAD82-05377
**THE WYOMING STOCK GROWERS ASSOCIATION: AN APPLICATION OF DAVIS' AND
NORTH'S THEORY OF INSTITUTIONAL CHANGE**
> Author: EATON, JAMES WINTON
> Degree: PH.D.
> Year: 1981
> Corporate Source/Institution: UNIVERSITY OF MISSOURI - COLUMBIA (0133)
> Source: VOLUME 42/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
>   PAGE 4097. 275 PAGES
> Descriptors: ECONOMICS, HISTORY
> Descriptor Codes: 0509

Recent developments in economic theory have provided the beginnings of
a general theory of institutional formation and change. With such a theory
economic historians will be better equipped to incorporate into their
explanations changes in the institutional framework within which events
occur. One beginning is represented by the work of Lance Davis and Douglass
North. At the center of their theory stand the economist's traditional
entrepreneur and the motivating force of profit maximization. Entrepreneurs
initiate institutional change when they perceive external profits. These
are profits which they could earn under an alternate institutional
arrangement, but which are not available to them under the present form of
arrangement. Davis and North define institutional arrangements as ways in
which economic units compete and or cooperate. Entrepreneurs seeking to
innovate new arrangements choose from individual, voluntary, and government
arrangements. Davis and North identify parameters that affect the costs and
benefits of **organizing** and operating arrangements at each of these three
levels. Parameters affecting the timing of institutional change--the lapse
of time from the perception of external profits to the moment when such
profits are earned--are also identified. Entrepreneurs choose the
arrangemental alternative which maximizes the present value of expected
future profits. Davis and North claim that institutional change occurs if,
and only if, the expected **net** gains exceed the expected costs.
    Davis, North, and other scholars have used the theory in an
heuristic capacity. However, work with the theory to date has not yielded
answers to questions regarding the theory's formal structure, the internal
consistency of its premises, its expressive and deductive completeness, or
its rigor. One major purpose of this dissertation is to explicitly display
the theory's formal structure, a prerequisite for answering the above
questions. Seventy-eight primitive terms are identified and defined and or
discussed and fifty-six premises are identified.
    A second major purpose of this dissertation is to test Davis' and
North's theory. The formation and behavior of the Wyoming Stock Growers
Association (WSGA) during the 1870s and 1880s are historical incidents to
which the theory should apply. However, because of the gaps in our
knowledge about the theory suggested above, a null hypothesis test of the
theory is premature at this stage of its development. The application in
this dissertation tests the ease or naturalness with which the theory's
primitve terms can be used to describe events and the consistency of its
premises with the history to which they are applied. Institutional
arrangements in Wyoming Territory governing property rights in cattle,
cattle round ups, and inspection for strays in cattle shipments are
examined . Major findings are: (1) The institutional change involving the
shift of round ups from voluntary to government arrangements occurred
despite an associated excess of costs over benefits. (2) The aggregate **net**
 benefits of WSGA members were reduced by the WSGA's operation of an
arrangement for inspecting cattle shipments for stray cattle. These

findings undermine the theory's central premise which asserts the necessity
of the excess of benefits over costs for the occurrence of institutional
change. A variety of approaches for **reconciling** the findings with this
premise are discussed. Some of these require changes to the theory's
structure. Redefinitions of old primitve terms, introduction of new terms,
and the elimination of the theory's central premise are all suggested.
Eliminating an excess of benefits over costs as a necessary condition for
institutional change means that inferences that such an excess held for
specific institutional arrangements which are based merely on the
observation of those arrangements' existence are logically invalid.

19/5/10   (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
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1628352 H.W. WILSON RECORD NUMBER: BAST98000523
DC-DC conversion techniques for noise-sensitive applications
Sherman, Leonard;
Electronic Design v. 45 (Nov. 17 '97 supp) p. 22+
DOCUMENT TYPE: Feature Article ISSN: 0013-4872 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: Part of a special analog issue of **Electronic** Design. The
writer assesses the choices available to designers in **reconciling** the
different goals when low noise and performance requirements conflict with
power-supply constraints. Novel concepts that both present good results
and recast well-known techniques for modern requirements are **examined** .
Examples are provided to demonstrate power-supply noise-reduction methods
that can be generally applied, normally without specialized ICs or
sophisticated components. Means of limiting noise in dc-dc **converters**
need not be incompatible with sensitive circuitry such as low-noise
preamplifiers, RF receivers, and high-gain amplifiers.

DESCRIPTORS: DC to DC **converters** --Design; Electric power supplies--Noise
   ; Analog circuits--Design;

19/5/11   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09320038
Fuerte apuesta de Banacci a servicios de **Internet**
   MEXICO: BANACCI PLANS AND REVIEW
Excelsior (YZZ)   05 Jul 2000 Online
Language: SPANISH

Banamex-Accival (Banacci) of Mexico announced that although the **Internet**
 banking has still 3 or 5 years to **settle** , the bank is focusing its
efforts to improve its **Internet** banking and creating new services with
the aid of technology. At the moment, Banacci has some 7mn clients from
which only 200,000 are users of **Internet** banking, and only 15% of them
use the **web** to do transactions, the majority only checks their **balances**
. However the bank expects, by the end of 2000, to increase its **Internet**
clients up to 300,000. At the same time, the bank announced that on July
7th it will be launching a new **Internet** service which is bank gyro

transfers between two different banks, allowing clients to pay other banks from their accounts in Banacci. Meanwhile, the bank is negotiating with cellular telephone operators, Pegaso and Iusacell, to set up mobile banking. Banacci will also launch in July a new financing program for low-income people allowing them to buy personal computers with **Internet** access through Avantel, subsidiary of the financial group. Another idea contemplated by the bank is to **convert** its current branches in a sort of cyber cafes since not many people will be going to the bank. *

COMPANY: BANAMEX-ACCIVAL; BANAMEX; BANACCI; IUSACELL; PEGASO

PRODUCT: Retail Banking Services (6006); Private Debt (E5650); Clearing
    Banks (6010CB); Commercial Banks (6020); Computers & Auxiliary Equip (
3573); Cellular Radio Services (4811CR); Telecommunications (4810);
    Database Vendors (7375);
EVENT: General Management Services (26); Plant/Facilities/Equipment (44
); Planning & Information (22); Company Formation (14);
COUNTRY: Mexico (3MEX);

19/5/12   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06220746
SCB Video Banking launched to boost retail service
   THAILAND: SCB GOES **ON** - **LINE** BY NOVEMBER 1995
The Nation (XBO)   20 Oct 1995 P.14
Language: ENGLISH

In Thailand, Line Technology Ltd, the operator of the COMLINE **on** - **line** system, has entered into a one-year agreement with Siam Commercial Bank (SCB) to offer the latter's **electronic** banking services via its network from November 1995. SCB is the first bank in Thailand to introduce **on** - **line** banking services. According to Line Technology, it is in the process of striking similar deals with four or five other banks. The forthcoming SCB Video Banking Service is aimed at providing greater convenience to consumer banking customers by facilitating the **electronic** transfer of funds, the **on** - **line** verification of account **balances** and a host of other services. In addition, users will be able to access financial information pertaining to international money markets and national economic indicators via the network. SCB is planning to offer loan re-finance services and letter of credit status on the network by mid-1996. Other **on** - **line** services in the pipeline include allowing users to **settle** their credit card payments and utilities bills. The SCB Video Banking Service is expected to attract between 1,000 and 2,000 users in 1996. Each transaction on the network is likely to cost the customer B 5 per minute. The bank has earmarked a budget of B 10 mn for the acquisition of hardware and software required to support its new services. The investment would eventually **translate** into lower operating costs for the consumer banking division of SCB. Under the contract's revenue-sharing terms, Line Technology will be entitled to 45% of the total fee-based income while SCB will receive a 40% share. The remaining 15% will accrue to the Telephone Organization of Thailand.

COMPANY: COMLINE; SIAM COMMERCIAL BANK; LINE TECHNOLOGY

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020); Database Vendors (7375);
EVENT: General Management Services (26); Product Design & Development (
33);
COUNTRY: Thailand (9THA);

19/5/13   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04646346
Eastern Europe eyes ECU clearing system
 E EUROPE - PROPOSALS FOR ECU-BASED REGIONAL CLEARING SYSTEM
Banking Technology (BTY)   0 November 1991 p6
ISSN: 0266-0865

A project aimed at setting up a regional clearing system based on the
European Currency Unit (Ecu) is being **examined** by bankers and regulators
in eastern Europe. A group of western banks associated with the ECU Banking
Association (EBA) (Paris, France) is promoting the scheme following the
collapse of E Europe's Comecon trading system and the interbank clearing
arrangements associated with it. When the Comecon system ended, its former
member countries decided to conduct their foreign trade deals using fully
 convertible currencies. However, the former USSR is still involved in
over 80% of trade between E European countries and the former Comecon
countries do not have access to sufficient foreign exchange to be able to
 settle all their deals in **convertible** currencies. As a result, the need
for an eastern European regional clearing procedure remains, and the Ecu
offers the advantages of political neutrality as well as relative exchange
stability. Czechoslovakia, Hungary and Poland are the E European countries
initially taking part in the discussions while the western team is led by
Istituto Bancario San Paolo di Torino and includes the EBA, Credit Lyonnais
(Paris, France), and Deutsche Bank (Germany). The two sides have yet to
agree on the legal form for a JV association to develop the project in
which clearing procedures would be handled automatically through computers
and telecommunications links, and for which Swift would probably act as the
message carrier.

PRODUCT: **Electronic** Banking Services (6005); Data Processing in Finance
Sector (7374FI); Computer Services (COSV); Financial Services Software (
7372FI); CAD/CAM Mechanical Software (COSW);
EVENT: NEW SERVICE DEVELOPMENT (36);
COUNTRY: East Europe (6EE);

Set	Items	Description
S1	2317207	ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-LE? OR SETTLING)(1W)SYSTEM?
S2	2054561	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	1531098	TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	5336561	VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -VERIFY
S5	597053	RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	1996469	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-AS?)(1W)ACCOUNT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? -OR TRADABLE(1W)INSTRUMENT?
S7	108294	S3(S)S4
S8	8596	S7(S)S5
S9	2920	S8(S)S2
S10	1293	S9(S)S6
S11	336	S10(S)S1
S12	334	S11(S)(ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELE-CTRONIC OR ELECTRONICALLY)
S13	6	S12 NOT PY>2000

? show files
File 20:Dialog Global Reporter 1997-2005/Jun 22
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13/3,K/1
DIALOG(R)File   20:Dialog Global Reporter
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30640594   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q2 2003 Metasolv Software Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
July 03, 2000
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4843

    ... any non-GAAP financial measures discussed in today's call, you may
also find a **reconciliation** of that measure to the most directly
comparable financial measure calculated according to GAAP on...

... looking statements. You are hereby cautioned that these statements may
be affected by the important **factors** among others set forth in
MetaSolv's filings with the Securities and Exchange Commission and...

... would like to turn the conference over to the company's Executive
Chairman and Chief **Software** Architect Mr. Jim Janicki please go ahead sir
JAMES JANICKI, EXECUTIVE CHAIRMAN AND CHIEF **SOFTWARE** ARCHITECT, METASOLV
INC: Thank you Scott. Before we go into the normal earnings announcements
that...
... President and I am going to move to Executive Chairman of the Board and
Chief **Software** Architect. This is something that has been a goal of mine
for the last 2...

...really want to turn back to my routes and really spend some time on the
 software . We bought a lot of **software** products over the last few
years, we need to work on those, we need to...

... second quarter was 21.8m up 3% sequentially over Q1 of this year and
down **compared** to 24.7m for the second quarter of last year. Our **net**
 loss on the GAAP for the second quarter was 9.4m or 25 cents per diluted
share **compared** with a **net** loss of 4m or 11 cents per diluted share for
the second quarter of 2002...

...specific during the second quarter 66% of our revenue came from tier one
service provided **compared** to 49% for the prior year second quarter. This
is the clear demonstration of our...

... international revenue for the approximately 58% of second quarter
revenue from outside the United States. **Compared** to 47% for the prior
year second quarter. We continue to make significant progress globally...
... penetration of the wireless service provider market which contributed
approximately 18% of second quarter revenue **compared** to 12% for the
prior year second quarter. Half of our license yields this quarter...

... Telecom has now extended our product capabilities to support their wire
rollout. This is further **validation** of the trend of eliminating (primal)
based OSS and a move towards standard commercial office shift **software**
architectures for all service domains. Also overall during the quarter, we
made eight major **software** releases including new functionality to
support our customers business. We are also pleased to report...

... operators being cautiously in (inaudible) segments given their overall
budgetary constraints. However, we do believe **validated** by our

interactions with customer that OSS is an area that wants continued investment, a...

... to invest in areas that will reduce ongoing operational expenditures. Cost reductions are across all **factors** of services and we witnessed operators strive to consolidate and eliminate legacy system for all...

... perceive as low single-digit growth for most of the traditional telecom services operators are **examining** their cost or service delivery in order to improve the bottom line. Reducing operational cost...was 21%, the (inaudible) region was 15%, and Asia-Pacific was about 5%. And that **compares** to 47% coming from outside the US a year ago. And finally the emphasis on wireless carriers continue to show progress, wireless revenues were 18% this year **compared** to 12% last year. Our pro forma gross profit increased to 13m this quarter from...

... about 44% for the reason I just mentioned and license margins were 95% this quarter **compared** to 93% last quarter. So both quarters are pretty much within our target range. So...

...and marketing and general administrative, but excludes our restructuring charges were 19.2m this quarter **compared** to 18.4m last quarter. In the call we had back in April, we mentioned...

...that. The good news is that the $800,000 can be attributed to really two **factors** both of which are non-recurring. So we expect to see some improvement in Q3 with the pro forma operating loss of about 6.2m, **compared** to 6.1m last quarter. Our negative operating cash flow, which is just the operating...

... entirely to the elimination of approximately 60 positions that I just recently mentioned. One other **factor** that I think is important to understand is that in this quarter we elected to...

...we're just simply not going to allow that tax asset that's on our **balance** sheet to get any bigger. And the impact of this was the non cash increase...

... our results from on going operations, and as Scott said you can find a complete **reconciliation** of our pro forma results to our GAAP results in our press release, which has posted on our website. Turning to **balance** sheet. We closed the quarter with $50.2m in cash and at this time last...

... increased to 19.1m from 18.1m in the first quarter that includes un-billed **receivables** of about 2.1m and results in the DSO calculation of 80 days which is...

...out that we said exactly the same thing last year and that didn't really **translate** to increased revenue. So, I think you have to keep that in perspective. On the...

... take questions. OPERATOR: Thank you. And today's question-and-answer session will be conducted **electronically** . If you would like to ask a question, simply press the star key followed by...

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DIALOG(R)File 20:Dialog Global Reporter

30430957 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q2 2003 Per-Se Technologies Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
July 03, 2000
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4633

... may differ materially as with those predicted in the forward-looking statements additional information concerning **factors** that could cause actual results to differ from those contained in the forward-looking statements...

... please refer to our press release issued this morning and our investor section of our **web** -site for discussion and **reconciliation** with non-GAAP financial measures discuss in this call for they most directly comfortable GAAP...

... last year. As a result of our continued strong operational performance as well as other **factors** such as the divestitures of Patient1 and utilization of proceeds to reduce debt we were...
... delayed these purchases we expect these sales to close later this year. In the application **software** division during June we completed the second sale of our patient financial management system Business1...

... is the 225,000 physicians that practice in hospitals and academic settings. The addition of **web** -based practice management system allows us to combine front office functionality such as scheduling and...there through 2004. Also as part of our alignment we combined e-Health and application **software** divisions to form our new hospital services division. The products of both groups focus on...

... growth for(potential...) e-Health products offerings. Combining our e-Health offerings with our application **software** family of products opens up a large in store base in which to sell our solutions. More closely aligning Resource1 and Business1 application **software** products with the revenue management products of e-Health further expanded our **software** products functionality making them more attractive to the marketplace. For example, combining our patient scheduling...

... CFO, PER-SE TECHNOLOGIES: First, reviewing our consolidating results, revenue was $85.4 million as **compared** to $82.4 million in the second quarter of 2002. Operating income was $8.3 million or 9.7% of revenue as **compared** to $6.5 million or 7.9% of revenue in the prior year period. Income...

...quarter was $3.8 million or 12 cents per share on a fully diluted basis **compared** too $1.8 million or six cents per share on a fully diluted basis for...

...excluding the physicians practice management business, revenue was $61.3 million in the quarter as **compared** to a $58.6 million in the second quarter of last year. Operating income for the division was $8.2 million or 13.4 % of revenue for the quarter **compared** to $5.5 million or 9.4% of revenue in the prior year quarter. Revenue...

... the physician practice management business, revenue for the second

quarter was $17.5 million as **compared** to $17.1 million in the prior year period. As stated in the press release...

...income in the division was $1.2 million or 7% of revenue for the quarter **compared** to $2.3 million of 13.7% of revenue in the second quarter of 2002. As discussed last quarter customers of the ASP base physicians business practice management solution are **converted** on to a new platform. Cost incurred in the second quarter associated with this conversion...

... to return to mid-to high teens in the second half of the year. Application **software** division which excludes Patient 1 product line revenue was $10.1 million for second quarter **comparing** to $10 million in the second quarter of 2002. Operating income for the **software** operation was $3 million or 29.8% of revenue in the second quarter **compared** to $2.2 million or 21.6% of revenue in the second quarter of last...

... 000 or negative two cents per share on a fully diluted basis. Moving to the **balance** sheet our total cash position for June 30th 2003 is$35 million **compared** to total cash March 31ist of 2003 of $25 million total cash December 31st 2002...Physician Services. Forty-seven days outstanding or e-Health and 73 days outstanding for application **software** . DSOs in all divisions are lower or inline with second quarter 2002 levels. Turning to...

... negatively impacted the free cash flow for the second quarter by $3.9 million. Our **receivables** from(Lloyds was)$7.7 million at June 30th 2003 which was in line with...

... 2003 with annual premiums at a significant savings to our previous policies. These savings were **factors** into the guidance previously issued by the Company. Expenses incurred associated with large matter going...

... Cash flow from continuing operations from the first six months was positive $9.2 million **compared** to $3.8 million in the prior year period. Sale of Patient1 closed on Monday. For the full year 2002 this business generated revenue of $25.9 million and had **net** income of $185,000. In 2003 the Patient1 business generated a **net** loss of two cents per share in each of the first and second quarter and had negative cash flow in the first half of the year. We estimate that **net** proceeds in the sale will be in the range of 26 to $28 million we...

...a gain on sale in excess of $11 million in the third quarter. The final **net** proceeds in the gain on sale are both subject to the finalization of the closing **balance** sheet. As we stated in our press release this morning the Company will use the...

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12116585
CSG Systems International, Inc. Reports Second -2-
PR NEWSWIRE
July 26, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 961

... release contains forward-looking statements that are based on assumptions about a number of important **factors** and involve risks and uncertainties that could cause actual results to differ materially from what appears in this press release. These **factors** include, but are not limited to, the following: 1) The continued acceptance of CCS and...

...services prove true--and even if realized, CSG may be unable to meet the special **billing** and customer care needs of that market; 8) the number of companies providing cable television...

... for the company's products and services; and 9) CSG's ability to sell additional **software** products and services into its existing and new customers. This list is not exhaustive and readers are encouraged to review the additional risks and important **factors** described in the Company's Report to Stockholders on Forms 10-K and 10-Q and other filings made with the SEC. CSG SYSTEMS INTERNATIONAL, INC. CONDENSED CONSOLIDATED **BALANCE** SHEETS (in thousands, except share and per share amounts) June 30, December 31, 2000 1999...

... unaudited) Current assets: Cash and cash equivalents $69,754 $48,676 Accounts receivable- Trade- Billed, **net** of allowance of $3,351 and $2,975 84,663 67,477 Unbilled 4,598...

... assets 4,476 2,850 Total current assets 166,270 130,195 Property and equipment, **net** of depreciation of $36,868 and $31,864 32,270 26,507 **Software** , **net** of amortization of $38,181 and $37,251 5,215 6,145 Noncompete agreements and goodwill, **net** of amortization of $29,936 and $29,727 2,233 2,652 Client contracts and related intangibles, **net** of amortization of $26,799 and $24,779 53,323 55,343 Deferred income taxes...

... 11,551 Total current liabilities 92,742 98,103 Non-current liabilities: Long-term debt, **net** of current maturities 46,118 59,289 Deferred revenue 489 714 Total non-current liabilities...

... compensation (3) (48) Notes receivable from employee stockholders (48) (115) Accumulated other comprehensive income-cumulative **translation** adjustments (523) (120) Treasury stock, at cost, 815,986 shares and 722,486 shares. (23...

...67,999 40,350 Income tax provision (13,295) (8,234) (25,704) (15,275) **Net** income $21,986 $13,493 $42,295 $25,075 Basic **net** income per common share: **Net** income available to common stockholders $0.42 $0.26 $0.81 $0.49 Weighted average common shares 52,158 51,710 52,007 51,637 Diluted **net** income per common share: **Net** income available to common stockholders $0.39 $0.25 $0.74 $0.46 Weighted average...

... thousands) Six months ended June 30, June 30, 2000 1999 Cash flows from operating activities: **Net** income $42,295 $25,075 Adjustments to **reconcile** **net** income to **net** cash provided by operating activities- Depreciation 5,774 4,904 Amortization 3,663 7,764...

... based employee compensation 45 146 Changes in operating assets and liabilities: Trade accounts and other **receivables** , **net** (13,432) (3,662) Other current and noncurrent assets (1,643) (231) Accounts payable and accrued liabilities (1,477) 1,546 **Net** cash provided by operating activities 37,896 40,453 Cash flows from investing activities: Purchases of property and equipment, **net** (11,513) (4,346) Conversion and other

incentive payments -- (8,205) **Net** cash used in investing activities (11,513) (12,551) Cash flows from financing activities: Proceeds...

... receivable from employee stockholders 44 325 Payments on long-term debt (11,000) (37,250) **Net** cash used in financing activities (4,843) (33,037) Effect of exchange rate fluctuations on cash (462) (392) **Net** increase (decrease) in cash and cash equivalents 21,078 (5,527) Cash and cash equivalents...

13/3,K/4
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10635288 (USE FORMAT 7 OR 9 FOR FULLTEXT)
QUALCOMM Announces Second Quarter Results -2-
PR NEWSWIRE
April 18, 2000
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1036

Historical pro forma trend information is available on QUALCOMM's **web** site at http://www.qualcomm.com on the Investor Relations page. (1) **Reconciling** Items related to revenues consist primarily of other non-reportable segment revenue less inter-segment eliminations. **Reconciling** Items related to earnings before taxes consist primarily of non-reportable segment results, unallocated **net** investment income, distributions on Trust **Convertible** Preferred Securities, and the elimination of inter-company profit. (2) QWS revenues and earnings before ...

... of Business Segments - Second Quarter Fiscal 2000 QUALCOMM CDMA Technologies (QCT) -- Recorded a book-to-**bill** ratio of greater than one at the end of the second quarter of fiscal 2000...
...Station Modem (MSM) phone chips to customers worldwide during the second quarter of fiscal 2000, **compared** to 9 million units shipped during the same period last year. Shipments for the third...

... drive development of next-generation CDMA products and services. -- Announced the development of the Wireless **Internet** Launchpad suite of applications and **Internet** services, including advanced multi-media, connectivity, position location, user interface and removable storage functionality. -- Introduced two new chipsets and system **software** ; the first to support multimedia applications: the MSM3300 solution for IS-95A/B and the MSM5100 solution for 3G CDMA 1xMC. -- Shipped samples of the MSM5000 chipset and system **software** for handsets and the CSM5000 solution for infrastructure equipment on time. These chips are the...

... royalty fees totaled $168 million, a 58 percent increase in the second quarter of 2000, **compared** to $106 million for the same period a year ago. Royalty fees declined from the first quarter of fiscal 2000 as a result of seasonal and other **factors** that also impacted the chip business in the quarter. Royalties are expected to increase in...

... units and related products, a 54 percent increase in the second quarter of fiscal 2000 **compared** to the year ago quarter, for a cumulative total of over 335,000 units. International unit shipments increased to 5,400 or 124 percent, **compared** to 2,415 in the year ago quarter. QUALCOMM Wireless

Business Solutions (QWBS) customers now...

... services for eQ-COM. -- Shipped a cumulative total of approximately 40,000 Globalstar phones. -- Demonstrated **Internet** access and packet data capability on the Globalstar system to allow users to communicate with their corporate data networks, access the **Internet** , and send and receive email messages. Commercial field trials are slated for summer 2000 followed ...

... prototype digital projection system. -- Eudora announced the release of the new Eudora 4.3 email **software** providing email for free, sponsored by advertising. -- Downloaded more than 500,000 copies of Eudora...

13/3,K/5
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07475020
BATM Advanced Comm - Interim Results
REGULATORY NEWS SERVICE
September 28, 1999
JOURNAL CODE: WRNS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 2634

     ... contributions from the Israeli Chief Scientist, from the BIRD Foundation and from the European Community, **net** research and development expenditure was $785,000 (1998: $198,000). Financial income was $456,000...

...of 8.50 cents (1998 3.87 cents), an increase of 120 per cent. The **balance** sheet remains strong with **net** cash and marketable securities of $29,927,000 at the period end. 3M Investment and...

... form an even closer working relationship focusing on mass IP traffic, especially the Next Generation **Internet** , using fibre optic and photonic networking. As a step towards such cooperation, 3M invested $10...

...32 Fast Ethernet port models, with copper or state-of-the-art SFF (Small Form **Factor**) fibre interfaces. Titan T4 switches can be stacked to provide a combination of 96 Fast...

... 5%. BATM will also provide further technical assistance to Lynx, including licensing of BATM's **software** and access to testing equipment. Research and Development BATM is currently developing very high performance switches for LAN to WAN (edge) applications. The switches are a generation of opto- **electronic** (Titan T6) switches and photonic (Titan T8) switches enabling unparalleled non-blocking bandwidth. We intend these new products to position us as leading suppliers for the Next Generation **Internet** (NGI) now planned by the US Government. Titan T6 The Titan T6 will be an opto- **electronic** switch based on NetWiz's design but using BATM's real-time and management **software** . It is being designed as a series of modules which can be assembled together to...Lynx to develop chips and switching devices which handle light signals without the need to **convert** these signals into **electronic** form. These developments offer the potential to provide much greater bandwidth than existing opto- **electronic** or **electronic** solutions. We have previously announced that BATM has developed a working photonic crossbar switching device...

... layers of development of both switches from the ASIC level to the Quality of Service **software** . Agreements with several academic institutions have been signed to enhance the ability of BATM to deliver on time. Voice and video over the **Internet** Protocol ("IP") The company is also engaged in advanced R&D on the transmission and switching of voice, data and video traffic under the **Internet** Protocol. The newly acquired NetWiz offering is operationally proven for controlling IP traffic. We are combining this with our own newly developed **software** into a top-of-the-line IP multiplexing and switching product. Our plans reflect the...

... offer their customers services such as video on demand and high speed downloading from the **internet** without needing to incur the heavy cost of installing new cable in the street. BATM...

... back to the exchange. The VDSL system offered by BATM is based on standard QAM **software** and therefore is fully compliant with the ETSI and ANSI VDSL standards. This solution is...

... high quality video conferencing as well as video on demand, home shopping and high speed **internet** to be provided into residential and business premises without the need for new cabling. We Research and development costs, **net** 785 198 782 Selling, general and administrative expenses 2,805 2,352 4,607 Operating profit 1,871 846 3,119 Financial income, **net** 456 386 342 Other income, **net** 358 6 160 Profit before taxes on income 2,685 1,238 3,621 Taxes... **Net** profit for the year 2,685 1,203 3,570 Dividends - - (155Consolidated **Balance** Sheet As at As at As at 30th June 30th June 31st Dec 1999 1998... **Net** current assets 31,055 17,715 19,257 Investment in associated companies 2,050 2... less current liabilities 36,909 21,317 23,285 Non-current liabilities Severance pay fund, **net** of provision (232) (53) (78) Creditors: amounts falling due after more than one year Long232) (353) (118) **Net** assets 36,677 20,964 23,167 ====== ====== ====== Capital and reserves Share capital 1,035 989 989 Additional paid-in capital 21,807 10,988 10,988 **Receipts** on account of share capital - 40 40 Foreign currency **translation** adjustment 16 25 16 Retained profit 13,819 8,922 11,134...issue for the period of 31,566,751 (1998 H1: 31,056,112). Note 3 - **Reconciliation** of movements in shareholders' funds Foreign **Receipts** currency Addit- on trans- ional account lation Re- Share paid-up of share adjust- tained...

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04107184
E A R N I N G S
BALTIC NEWS SERVICE
January 24, 1999
JOURNAL CODE: WBNS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 5873

... This year, the turnover could be 38 million kroons," Kallas said. In 1998, Estonian Fairs **organized** 28 various events, with a sports event and a concert held in the Estonian Fairs...

... showed Hansapank's total assets at the end of December at 21.2975 billion kroons, **compared** with 20.8733 billion kroons at the end of

November, or an increase of two...

... comments on the release by the Bank of Estonia that the figures reflected a provisional **balance** which may change substantially after entries of the end of the financial year are made...of Merita Bank is the only branch of a foreign bank operating in Estonia. The **net** turnover of AS Merko Ehitus (Merko Construction) group was 850 million kroons (USD 63 mln) and the **net** profit 35 million kroons according to non-audited figures for 1998, which meets the company...

... report at the end of March at the latest. In 1997, Merko Construction had a **net** turnover of 526.5 million and a **net** profit of 26 million kroons. Nordika Kindlustus (Nordika Insurance) collected premiums totaling 85.5 million...

... pulp maker Horizon Pulp & Paper had grown 25 percent to 310 million kroons. The cotton **factory** Baltex 2000 posted a drop of seven percent in sales to 320 million kroons in...

... and forestry a total of 9.3 percent of the total leasing portfolio. Uhisliising's **factoring** portfolio increased by 21.3 percent in 1998 and stood at 138.8 million kroons...

... of 211.1 million kroons for 1997. The loss in December was 151 million kroons, **compared** with 130 million kroons in November. Uhispank said on Monday it had reviewed the value of its investments, written off possible losses, and provisioned and written off from the **balance** sheet losses related to loans and bonds. In addition to a loss of 225 million...

... Deduction of claims last year brought the bank a loss of 267.6 million kroons, **compared** with 74.5 million kroons in 1997. Provisions were up nearly threefold to 4.3... compensations paid by Balta in 1998 was 4.58 million lats, a double increase as **compared** to 1997. Shares in Balta are quoted on the official list of Riga Stock Exchange...

...costs of the bank merger. There are no Russian government bonds in HBL's closing **balance** sheet for 1998. The bank's audited results will be announced in February, said Abele...

... 1998 to exceed 500,000 lats (USD 877,000). "The president has not put the **balance** -sheet on my.table yet, but provisional estimates are good," Edvins Samulis, who holds the...

... things. During the nine months of last year Lode earned 400,380 lats on a **net** turnover of 2,102,550 lats. Shares in lode are quoted on the second list...

... provisions in the aggregate amount of 13.05 million lats for the short-term T- **bills** held by the bank and credits at risk due the Russian crisis. It means that...securities, 24.922 million lats in claims against credit institutions, 24.467 million lats as **net** credit value, 9.593 million lats as other bank's assets and 1.174 million...
... and reducing of production costs to the maximum possible extent. Ventspils Nafta (VN) expects its **net** profit to reach 15.6 million lats (USD 27.3 mln) this year. The meeting...

... 20 million lats. In 1997 the company earned 23.615 million lats. A number of **factors** are expected to have adverse effect on VN performance

this year, including low prices for...

... 750,000 cubic meters to more than one million cubic meters. VN also plans to **reorganize** the recently acquired Naftas Parks company to increase its oil-processing capacity, etc. Shares in...

... USD 500,000) in 1998, according to preliminary figures. The Siauliai-based plant had a **net** profit of 2.2 million litas in 1997. "The German mark's fluctuation had a...

... exports. Ukio Bankas (Economy Bank) had 2.456 million litas (USD 614,000) in unaudited **net** profit over 1998, according to preliminary data. The bank's audited profit, ...14 million litas. Economy Bank had 733,000 litas and 934,000 litas in unaudited **net** profits during the first six and nine months of 1998 respectively. The results released on...

...for 50 million litas (USD 12.5 mln) and had some 4 million litas in **net** profits in 1998, according to preliminary data. In 1997, the company's turnover amounted to 45.5 million litas and its **net** profits came to 3.4 million litas. Fitter's managers anticipate a boost in turnover by 2 million to 3 million litas and a **net** profit of over 4 million litas this year. Fitter's Director General Alfonsas Jaras told...

... Hanza Lizingas (Hansa Leasing), a Lithuanian subsidiary of Estonia's Hansa Capital group, signed 38 **factoring** agreements in 1998, totalling to over 20 million litas (USD 5 mln). Hansa Leasing, which started its business in Lithuania in November 1996, launched **factoring** services last May and planned to provide services for 6 million litas. Andrius Urbonas, head of the Hansa Leasing's **factoring** project, explained the popularity of **factoring** services in Lithuania by a shortage of working capital, debts to banks and delays in internal settlements. Wholesale and industrial companies, and building organizations are the main users of **factoring** services. Hansa Leasing also performed the first import and export **factoring** operations at the end of 1998. The company financed long-term asset acquisition projects worth...

... group controls more than 50 percent of the Baltic leasing market. Jures Medis (Jure Wood) **processor** operated successfully in the second half of 1998, trimming its year-end losses from to 130,000 (USD 32,500) litas from 400,000 litas. The Marijampole based wood **processor** , which made 3,000 cubic meters of production in total last year, anticipates a million...

... from 24.3 million litas in 1997. Klaipeda Cardboard had 0.5 million litas in **net** profits over the first eleven months of 1998. Its 1997 **net** profits amounted to 553,000 litas. The company's managers anticipate some 34 million litas in turnover and around 700,000 litas in **net** profits this year. Klaipeda Cardboard plans to reconstruct a waste paper facility and introduce new...

... for production modernization on Monday. Klaipedos Maistas (Klaipeda Food), one of Lithuania's biggest meat **processors** , turned over 163 million litas (USD 40.75 mln) and netted between 3.5 million...

... company's main business, however, brought in only some 700,000-800,000 litas in **net** profit. Klaipeda Food sold 137 million litas worth of meat products alone last year. The company's 1997 sales ran at 176.5 million litas and its **net** profit amounted to 742,000 litas. Klaipeda Food's Economic and Financial Director Daiva Mockeviciene...

... of production to be exported to Russia. The company anticipates 2.5 million litas in **net** profit in 1999. Lithuania's leading furniture producer, Klaipedos Baldai (Klaipeda Furniture), more then trebled its profit last year as **compared** with 1997. According to preliminary figures, the company's **net** profit increased to 3.3 million litas (USD 825,000) in 1998 from 960,000...

...be good if we have at least a minimum profit or a zero profit-loss **balance** ," he said. The company had 1.95 million litas (USD 487,500) in **net** profit in 1997. Lithuania's largest marine agency, Krantas Shipping, carried 27,500 passengers last...

...was boosted by the widening economic links between Sweden and Lithuania, sightseeing trips to Stockholm **organized** by Krantas Travel and holiday trips," Krantas Shipping's Marketing Director Vaidas Klumbys said. Lithuania...

...2.14 mln) in income and a loss of around 300,000 litas last year -- **compared** to a **net** profit of 1.1 million litas in 1997. The hotel's 1997 income amounted to...

... year. Its December sales ran at 41-42 million litas, down by 40 percent as **compared** with November. One of Lithuania's largest grain **processors** , the Panevezys-based Malsena, turned over 57.76 million litas (USD 14.44 mln) in...

...its turnover at the 1998 level and to have around 3.5 million litas in **net** profits. Zablockis said 1998 was a successful year for his company. The grain **processor** , which held some 40 percent of the wheat flour market in terms of sales last...

...two merged companies' turnover increased 20 percent to 180 million litas (USD 45 mln). Their **net** profits amounted to 6 million litas, or almost half the sum earned in 1997. Currently...

...96.8 million litas (USD 24.2 mln) over 1998, but it anticipates a lower **net** profit. In 1997, the company's sales ran at 86 million litas and its **net** profit came to 8.7 million litas. "We anticipate around 8.5 million litas in...Simutis told BNS. The profitable company has no debts. There has been no delays in **settling** up with farmers since 1991. "It a pity that farmers were the first to sell...

... Suris (Rokiskis Cheese) sold 205 million litas worth of production last year and anticipates a **net** profit of 25 million litas, up from 21.2 million litas in 1997. Lithuania's...

```
Set      Items    Description
S1      2317207    ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                   TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                   LE? OR SETTLING)(1W)SYSTEM?
S2      2054561    (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                   RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                   INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                   PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3      1531098    TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                   OR  ORGANIZ??? OR  REORGANIZ???
S4      5336561    VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                   COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                   VERIFY
S5       597053    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6      1996469    FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCH-
                   AS?)(1W)ACCOUNT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? -
                   OR TRADABLE(1W)INSTRUMENT?
S7       108294    S3(S)S4
S8         8596    S7(S)S5
S9         2920    S8(S)S2
S10        1293    S9(S)S6
S11         336    S10(S)S1
S12         334    S11(S)(ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELE-
                   CTRONIC OR ELECTRONICALLY)
S13           6    S12 NOT PY>2000
S14      390180    (B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-
                   ERCE OR EXCHANG?)
S15       86402    S14(S)S1
S16          66    S15(S)S8
S17           5    S16 NOT PY>2000
S18           5    RD (unique items)
? show files
File  20:Dialog Global Reporter 1997-2005/Jun 22
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```

18/3,K/1
DIALOG(R)File 20:Dialog Global Reporter
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09321958 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vality Names Todhunter as Vice President of Engineering
BUSINESS WIRE
January 25, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 603

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   structure, ready for business applications such as enterprise
resource planning (ERP), customer relationship management (CRM), **e** –
commerce , and enterprise information portal systems.
    Previously, Todhunter served as Senior Software Engineer, Manager of
Product...

18/3,K/2
DIALOG(R)File 20:Dialog Global Reporter
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09317778 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vality Technology Delivers Mentoring Program; Blue Cross/Blue Shield of
    Georgia and Pegasus Systems Among First Companies to Benefit from
    Vality's Customized Guidance Service
BUSINESS WIRE
January 24, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1282

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   then ready for business applications such as Enterprise Resource
Planning (ERP), Customer Relationship Management (CRM), **e** – **commerce** and
enterprise information portal systems.
    About Vality Technology
    Vality Technology (www.vality.com) is a...

18/3,K/3
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09070550 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vality Technology Moves Corporate Headquarters
BUSINESS WIRE
January 11, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 810

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   structure, ready for business applications such as enterprise
resource planning (ERP), customer relationship management (CRM), **e** –
commerce and enterprise information portal systems.

About Vality Technology
Vality Technology (www.vality.com) is a...

18/3,K/4
DIALOG(R)File   20:Dialog Global Reporter
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07447849   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Vality Extends Data Quality Leadership by Bringing Greater Speed,
   Flexibility, and Ease-of-Use to Its Industry Leading INTEGRITY Software**
BUSINESS WIRE
September 27, 1999
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1027

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   then   ready for business applications such as Enterprise Resource
Planning (ERP), Customer Relationship Management (CRM), **e** - **commerce** and
enterprise information portal systems. Release 3.5 advances the INTEGRITY
tradition of providing unparalleled data standardization and **matching**
capabilities,   including   data   cleansing, parsing, lexical analysis,
probabilistic **matching** and comprehensive data typing, to achieve the
highest possible quality data and, ultimately, Enterprise Information...

   18/3,K/5
DIALOG(R)File   20:Dialog Global Reporter
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07129505
Morse Holdings PLC - Final Results
REGULATORY NEWS SERVICE
September 09, 1999
JOURNAL CODE: WRNS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4761

   ...expansion of our customer base and our strong relationship with the
highest quality manufacturing and **software** companies, provide us with a
strong foundation for continuing growth." Commenting on current trading,
Duncan...

... a strong track record and the demand from our customers for services
around hardware and **software** continues to increase." Enquiries: Duncan
McIntyre, Chief Executive Gavin James, Finance Director Morse Holdings plc
...

... blue-chip corporations. This involves the Group providing its customers
with solutions which combine hardware, **software** and the necessary
services to implement these effectively. The proportions of hardware,
 software and services vary depending on the different profile of
customers and types of project. The demand from Morse's customers for
services around hardware and **software** continues to increase. This is
because of the reputation the Group has built over the...

... UK has enjoyed compound growth rates of approximately 40%. The
partnerships with key hardware and **software** companies remain a

fundamental element of Morse's business and, through working with them, the
... confident about the growth opportunities. The CPS division, which
focuses on selling other hardware and **software** products such as Compaq
and Dot hill (previously Boxhill), generated sales of #13.9 million
compared to #6.5 million in 1998. Strong cash generation Despite sales
growth of 31% net... the largest and most established resellers, Morse
normally bundles basic services such as system configuration, **software**
preloads and upgrades together with the cost of the product. Morse
estimates that during last...

... Rae was acquired in May 1999. Hughes Rae provides strategic consultancy
and implementation services for **e - commerce** . It has assisted some of the
most innovative companies in the UK in developing their...

...Group in the next year. The Group is now uniquely placed in the area of
e - commerce to provide its customers with the technology backbone and
strategic advice they need to develop...

... System and Hughes Rae has been capitalised and classified as an
intangible asset on the **balance** sheet. The appropriate amortisation
period for the goodwill arising is considered to be 3 years...expansion of
the customer base and the strong relationship with the highest quality
manufacturing and **software** companies, provides the Group with a strong
foundation for continuing growth. Morse Holdings plc Consolidated...

...30 June 1999 1999 1998 #000 #000 Profit for the year 10,903 5,345
Translation difference in respect of net investment in overseas (282)
(20) subsidiary undertaking Total recognised gains...

... attributable to members of 10,621 5,325 Morse Holdings plc Morse
Holdings plc Consolidated **Balance** Sheet As at 30 June 1999 1999 1998 #000
#000 Fixed assets Intangible fixed assets...ordinary shares in issue is
adjusted to assume conversion of all dilutive potential ordinary shares.
Reconciliations of the earnings and weighted average number of shares
used in the calculation are set...

Set	Items	Description
S1	1202226	ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-LE? OR SETTLING)(1W)SYSTEM?
S2	624452	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	541002	TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	1690048	VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -VERIFY
S5	125710	RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	9025	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-W)INSTRUMENT?
S7	262003	(B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-ERCE OR EXCHANG?)
S8	2312622	ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	223838	S1(5N)(S7 OR S8)
S10	12906	S3(S)S2
S11	3274	S10(2S)S4
S12	354	S11(2S)S5
S13	2	S12(4S)S6
S14	4007	S10(4S)S4
S15	476	S14(4S)S5
S16	4	S15(4S)S6
S17	13	S15 AND S6
S18	6940	S10 AND S4
S19	1303	S18 AND S5
S20	40	S19 AND S6
S21	40	RD (unique items)
S22	18	S21 NOT PY>2000

? show files
File 15:ABI/Inform(R) 1971-2005/Jun 22
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         (c) 2005 Financial Times Ltd

22/3,K/1   (Item 1 from file: 15)
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02052030 57293598
Updates to Quickbooks and timeslips
Warner, Paul D
CPA Journal v70n7 PP: 72-73 Jul 2000
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 1783

...TEXT: stores all customer information in one place. Phone numbers, the
latest sales transactions, and outstanding **balances** are all accessible on
one **organized** page. The QuickZoom feature enables the user to drill down
to specific **invoices** , payments, or other transaction information.

* The detail center shows the name, phone number, latest transactions, and
outstanding **balance** related to each vendor.

Report,fler. With improved accessibility, users can preview exactly the
information...

...users can sign up for a merchant card account and use QuickBooks to
authorize and **settle** credit card payments online.
Purchasing service. The QuickBooks purchasing service allows users to
search hundreds of items from dozens of suppliers, find and **compare**
products and services, order directly from suppliers, and pay by credit
card. Tracking order status...

...accounts, customers, vendors, and employee master files, to find
critical information such as overdue customer **balances** .

QuickBooks Payroll

QuickBooks Payroll is a flexible and affordable "do-it-yourself' payroll
software system...

...timekeepers, tasks, and expenses) can now be changed in one operation
for all affected employees.

Balances displayed during transaction entry. The client funds and
accounts receivable (A/R) entry dialog boxes now display client fund and
A/R **balances** .

Billing functions. Useful changes in the billing area include the
following:
* Electronic billing. Many of...

...can be billed and tracked against the total accumulated timeslip. The
final bill will reflect **balance** due. This feature is only available in
Levels 2 and 3 of Timeslips.)

* Invoice listing...

...ment values for each invoice. The invoice listing now optionally shows
these values. Discounts on **early** **payments** . When bills are printed, the
user can include the value of the discount and the...

...within the discount pen od, Timeslips automatically creates a discount
transaction to cover the remaining **balance** (Levels 2 and 3 only).

Reporting functions. Timeslips has enhanced the reporting functions in the
...fonts and positioning information as designed within Timeslips. As a
result, the formatting will approximately **match** the printed document
generated by Timeslips, and it can be further customized. Enhanced
reporting. The aged A/R **balances** report prints much faster and now can be
formatted to fit into the preferred one...
...by the associated activity. With Version 10, activities on the bill can
be combined to **match** the level of detail agreed to with the client. For
example, the client may not...

  22/3,K/2   (Item 2 from file: 15)
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01792558 04-43549
An economic analysis of the guaranty contract
Katz, Avery Wiener
University of Chicago Law Review v66n1 PP: 47-116 Winter 1999
ISSN: 0041-9494 JRNL CODE: UCL
WORD COUNT: 32120

...TEXT: and business lawyers. These problems include determining the
optimal scope of suretyship rights and defenses, **reconciling** the
treatment of guaranties across various bodies of commercial law, and
helping tax and regulatory...arise in those legal fields. Section II, which
forms the heart of this Article, then **compares** the costs and benefits of
guaranties with those of related transactional forms and discusses why...
they enjoy the marginal benefits and suffer the marginal costs of corporate
actions, hold the **balance** of power for certain critical decisions, and
may even be entitled to dissolve the company...funds. All of the guaranty
arrangements described above accord with this basic principle. Let us
examine a few of them as illustrations.

Consider first our example of the standby letter of...is equivalent to
asking why the retailer doesn't just keep her accounts instead of
factoring them. The answer, obvious to anyone familiar with the business
of **factoring** , is that the retailer wants the money now instead of later.
She wants liquid funds...manner in which the guarantor and creditor deal
with the debtor.

Accordingly, guaranties are worthwhile **compared** to intermediation only if
C places a sufficiently higher value on having a direct claim...

...in whatever value may lie in the student's promise to pay.

Similarly, consider the **factoring** of consumer accounts. As we saw in the
previous subsection, **factoring** with recourse corresponds to a guaranty in
which the consumers take the role of D...

...liquid funds and the retailer has better control over whether the
consumers pay their accounts. **Factoring** is not the only way for the
factor to provide liquidity and the retailer to...preferred for accounting
reasons-that they look better on one or more of the parties' **balance**
sheets than would an outright unguaranteed loan.90One reason that

Standby Letters of Credit, Fed Res Bank of...

...as tax cuts in election campaigns. See Leonard, Checks Unbalanced at 107-11.

Omnibus Budget **Reconciliation** Act of 1993, Pub L No 103-66, 107 Stat 312, 342-44 (1993), ...such loopholes and eliminating such privileges.

103See 1991 Report at 9 (cited in note 22) (**comparing** the government's ability to assess risk with that of the private sector).
Footnote:

' Ignoring...to repay would be income-contingent).

Footnote:

"Thanks to Scott Masten for suggesting this point. ' **Compare** Charles W. Calomiris, Charles M. Kahn, and Stanley D. Longhofer, Housing-Finance Intervention and Private...L Rev at 479-82 (cited in note 38). 3 Id at 472-74.

140 **Compare** revised UCC 5-110(a) with previous UCC 5-111 (ALI 1994).

Footnote:

141 Indeed...

...and Letters of Credit: Subrogation Revisited, 34 Wm & Mary L Rev 1087, 1097-1127 (1993) (**examining** and criticizing the case law and defending the approach of revised Article 5).

Footnote:
"1...

   22/3,K/3   (Item 3 from file: 15)
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01750881 04-01872
A big factor in expansion
Reynes, Roberta
Nation's Business v87n1 PP: 31-32 Jan 1999
ISSN: 0028-047X JRNL CODE: NAB
WORD COUNT: 1483

...DESCRIPTORS: **Factoring** ;

ABSTRACT: For a growing company, **factoring** - **converting** accounts receivable into cash by selling them to a financing firm for a fee - can...

...Nagel, owner and president of firstPro Inc., a temporary-staffing company based in Atlanta, used **factoring** steadily for 10 years, selling **invoices** each week to The Commercial Finance Group, his factor. Today, firstPro's sales are $30...
TEXT: Headnote:

Selling   accounts   receivable for a fee can be a valuable source of

quick cash for growing companies.

For a growing company, **factoring** -converting accounts receivable into cash by selling them to a financing firm for a fee...

...the company has "graduated" to bank financing, and Nagel is planning an initial public offering. " **Factoring** allowed me to grow at a faster pace than would have been possible otherwise without...

...my company or any stock in it," Nagel says. "It was perfect for us."

In **factoring** , after the business owner sells some or all of the company's accounts receivable to...

...When the factor collects on the receivables, it takes out its fees and pays the **balance** to the business owner.

While the process can be expensive, it allows an entrepreneur to...
...t have to worry about their creditworthiness." The key to being a good candidate for **factoring** is to sell to solid companies that have good credit-or to the government.

Opening...

...business, even a company in dire financial straits might be able to obtain money through **factoring** .

Factoring used to be confined to the textile and related industries, but the doors have opened...

...the $10,000- to $20,000-a-- month range, you should be able to find **factoring** ," says CFG's Eden.

(Photograph Omitted)

Captioned as: The financing technique kn.oun as **factoring** helped fuel rapid expansion of firstPro Inc., an Atlanta-based temporary-staffing firm ot,mzd...

...president, recruiter Dori Jones; and Carolyn Withers manager.
Nagel explored alternative types of financing before **settling** on **factoring** . During the first couple of years, he funded growth with money from his personal portfolio...

...example, the factor will want to check your inventory for collateral. The inventory can be **examined** more easily and at lower cost if it is all in one area rather than...making the charge $60.

Under the second type of payment-the more traditional structure for **factoring** -- the costs are divided into a commission for administrative services, credit, and collection, plus an...

...journal" showing checks received by CFG.

As Nagel and many other business owners will attest, **factoring** can be a powerful source of immediate working capital for small firms facing a cash ...

...site, atwww.commercialfianancegroup.com, has interactive spreadsheets
that business owners can use to calculate what **factoring** might cost them.
CFG offers a free educational audiotape, "Financing Options," which
includes information on...

 22/3,K/4   (Item 4 from file: 15)
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01746161 03-97151
The vital factor for farmafactoring
Lanzeni, Donatella
Document World v3n6 PP: 42-44 Dec 1998
ISSN: 1025-9228 JRNL CODE: DCMW
WORD COUNT: 1104

...DESCRIPTORS: **Factoring** companies

ABSTRACT: For Farmafactoring (Italy), the manual **reconciliation** of 100
different types of bank statement forms against over 800,000 invoices
annually was...
TEXT: Headnote:

For Farmafactoring (Italy), the manual **reconciliation** of 100 different
types of bank statement forms against over 800,000 invoices annually was...

...more profitable activities. Donatella Lan:eni describes the solution.

As one of Italy's leading **factoring** institutions Farmafactoring,
headquartered in Milan, constantly monitors and evaluates cash flows in
public healthcare and...

...pharmaceutical and biomedical sectors. Data is collected from the
invoices and the amounts are then **reconciled** against incoming bank
statements.

PROM MANUAL DATA ANALYSIS...

By mid 1996, Farmafactoring's manual **reconciliation** procedures had become
inefficient and timeconsuming. Thirty staff - 15 full-time employees and 15
contractors tediously reviewed bank statements, attempting to **match** line
items with the invoices, which had been entered into an Oracle database via
an EDI link to Farmafactoring customers. The team then analysed these
matches in order to decide the correct **reconciliation** path. Because
there was no automatic system for collecting the data from the bank
statements...

...of data. A custom-built application, running on a Microsoft Windows NT
workstation, analyses the **matches** between bank statements and invoices in
order to formulate several possible **reconciliation** scenarios. It then
proposes the best option to an operator. A key function of the...

...it did not eliminate the need to manually extract the information from
bank statements and **match** the bank statements against the invoices. For
this they needed a sophisticated, scalable forms processing...

...the system has to perform lookups in the Oracle database to find an

invoice that **matches** the information taken from the bank statement.

REDUCING DATA COLLECTION COST

The main challenge in...

...a Structured Query Language (SQL) call to the database in order to find
an invoice **match** . Once the **matching** invoice is found, the expert system
analyses all possible **reconciliation** paths and proposes what it
determines to be the optimal path. The operator can then...

...system and select a different path.

While allowing Farmafactoring to increase its annual volume of **invoices**
from 500,000 to 800,000, the system has reduced the company's data
collection...

...15 contractors and re-assigning fulltime staff to more profitable
activities, including analysing the proposed **reconciliation** scenarios and
other customer service activities. Administrative and overall expenses were
reduced by 30%. Finally...

...5 days after implementation. This has resulted in better customer
service and more satisfied customers, **translating** into a long-term
competitive advantage for Farmafactoring.

'The results obtained so far in terms significant staff retraining
programme because so much of the **reconciliation** process is automated. 'We
had the flexibility to set up the forms processing software and...

    22/3,K/5   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01405404 00056391
Golden Yoke, silken text
Huxley, Andrew
Yale Law Journal v106n6 PP: 1885-1951 Apr 1997
ISSN: 0044-0094 JRNL CODE: YLJ
WORD COUNT: 35024

...TEXT: first full-length examination. Law and Morality in Ancient China2
looks back two millenia to **examine** the debates between Confucianists,
Daoists, and Legalists. The discovery of the Huang-Lao Boshu3 (silk...were
preserved, annotated, and discussed by a literate and leisured minority.
French and Peerenboom are **comparing** intellectual histories, so it is the
intellectual history of Europe with which they must engage. Postmodernism
and specifically the Neo-Pragmatism of Jean-Francois Lyotard and Richard
Rorty **examine** this history with greatest brio.13 Because Peerenboom uses
the very latest versions of natural...

...when, in searching for the metaphorical roots of a Chinese concept, he
discovers that to **compare** and contrast it with Western concepts he has to
explore their roots as well.15...
...analysis of Tibetan law and its implications for the assumptions
underlying European law. Part II **compares** her discoveries with my own
work on ancient Indian and more recent Southeast Asian Buddhism...

...discourse by taking Plato and Aristotle, rather than Stoic natural law,
as our starting point. **Compared** with those of India and China, our ideas
on controlling kingship are underdeveloped, and our...at the end of Part I.
These challenges resonate more deeply now that we have **examined** the roots
of Chinese law and taken a postmodern look at the very idea of **comparing**
cultures. No doubt it is too much to claim that Tibet, Han China, and
postmodernism...of the Mkhaspa'i dga'-ston: The Origins of the Traditions
Concerning Sron-brcan sgam- **po** as First Legislator and **Organizer** of
Tibet,405 or indeed Die Handschriften in den City of Liverpool Museums
(1).406...Greek past." The boundary between West and East is too hazy to be
useful when **comparing** different parts of Asia with "the West." Edward
Said has shown how Europe treated Cairo...that "[i]n stable, complex,
agrarian societies," culture's "main role is to indicate and **confirm**
men's status," Ernest Gellner, What Do We Need Now?, TIMES LITERARY SuPP.
(London), July...recall[ing] past suffering and think[ing] over the source
of present happiness, and by **comparing** between the old and new society,
we should let the young generation have the knowledge...by Tibetans. See
BHIKSUNI JAMPA TSEDROEN, A BRIEF SURVEY OF THE VINAYA 26-28 (1992).
Compare .TIENNE LAMOTTE, HISTORY OF INDIAN BUDDHISM FROM THE ORIGINS TO
THE SAKA ERA 165-71...THE BOOK OF THE DISCIPLINE (VINAYA PITAKA):
(MAHAVAGGA) 243 (I.B. Homer trans., 1951).

177. **Compare** Marcus Tullius Cicero's story of Xenocrates, who, when asked
what his pupils gained from...who, to my mind, reaches similar conclusions.
For example, Lyotard does not expect any "last **reconciliation** between
language games (which, under the name of faculties, Kant knew to be
separated by...41, 337-43 (Mansel Davies ed., 1990); 1 NEEDHAM, supra note
216, at 276-306. **Compare** DERK BODDE, CHINESE THOUGHT, SOCIETY AND SCIENCE
356-59 (1991) (arguing that aspects of Chinese...OF TIME: CALENDARS, CLOCKS
AND CULTURES 294-95 (1989).

Footnote:
271. Pierre Legrand, How to **Compare** Now, 16 LEGAL STUD. 232, 235 (1996).
Legrand notes "that comparative work suggests an expanded...

...postmodernisms (including those of Rorty, Derrida, Michel Foucault, and
Pierre Bourdieu) is carefully and critically **examined** in MCGOWAN, supra
note 13, at 180-210. Anglophone views on incommensurability (as espoused by
...226, at 121-which suggests that an extra nugget of information can be
derived by **comparing** the blind spot with the obsession.

308. See Hansen, supra note 306, at 493. Karl...the Mkhas-pa'i dga'-ston:
The Origins of the Traditions Concerning Sron-brcan sgam- **po** as First
Legislator and **Organizer** of Tibet, 26 ACTA ORIENTALIA ACADEMIAE
SCIENTIARUM HUNGARICAE 11 (1972).

406. R.O. Meisezahl, Die...

22/3,K/6   (Item 6 from file: 15)

WORD COUNT: 52782

...TEXT: creditor is entitled to the first $80,000 of proceeds. The
judgment creditor receives the **balance** of the proceeds, $20,000, just
five cents on the dollar. Among the many arguments...to pay the secured
creditors. Because the proceeds are less than the secured debt, no **balance**
remains to be paid to the holder of the money judgment.47 It follows that
...judgment creditor may find it difficult to get information about the
property.53 Courts routinely **confirm** foreclosure and execution sales in
which the high bid is only a fraction of market...regard to obligations
owing to the debtor, including accounts receivable, mortgages, student
loans, credit card **receivables** , and commercial loans. But
practitioner-commentators stress that any income-producing asset can be
securitized...

...assets such as inventories that do not themselves produce a cash flow
but will be **converted** later into assets that do.'4 Transaction costs are
probably the only limit on what...for judgment debtors from their foreign
creditors.143 They implement the latter policy principally by **validating**
self-settled spendthrift trusts under which the settlor is a beneficiary.
In the United States case against him fails to **settle** , the doctor can
respond at any of three levels. Each increase in the level of...contempt.
From his safe haven, perhaps in the Cook Islands, the doctor could
negotiate to **settle** the U.S. action. Upon settlement, there would be no
bar to the doctor's...the regulator prefers because the loan and repayment
accounts within the corporate group need never **balance** . For loans to be
due only when the "debtor" and "creditor" agree that they are...

...with interest at rates that fluctuate daily if desired.2'0 The computer
composes two **translations** of the complex movement of funds. The manager
of the cash sees it on the computer screen as a single fund, from which
payments are made and into which **receipts** are deposited. For the court
that may later determine whether the separate identities of members...
financing than traditional lending. This suggests that for many businesses,
computerization has already tipped the **balance** between the costs of soft
judgment proofing and the benefits that the business can gain...real
property, equipment, and intangibles used in the business, accepting their
inventories on consignment, and **selling** their **accounts** **receivable** as
they are generated. All of these techniques are used by small businesses
today. Today...

...business. Under the tort-first regime, small businesses might well find
that leasing, consignment, and **factoring** , which would render them
judgment proof, would be more effective than secured borrowing.

It is...could provide appropriate levels of incentives for conduct.

Liability insurance tends to upset this delicate **balance** by reimbursing
debtors for the consequences of their wrongful acts, while permitting them
to retain...the insurer pays a percentage of the loss and the insured is
responsible for the **balance** . Similarly, deductibles and policy limits
both leave the insured responsible for portions of any loss...
proofing-already has become a cottage industry.371 Trends already
established soon will tip the **balance** of costs in favor of judgment
proofing for most large firms and pull down the...79 MINN. L. REV. 577
(1995); Lynn M. LoPucki & George Triantis, A Systems Approach to **Comparing**
U.S. and Canadian Reorganization of Financially Distressed Companies, 35
HARV. INT'L L.J...

provides sufficient deterrent...

 22/3,K/7   (Item 7 from file: 15)
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01319954 99-69350
**Statement   of   Financial   Accounting   Standards   No.   125--accounting   for
transfers   and   servicing   of   financial   assets   and   extinguishments   of
liabilities**
Beresford, Dennis R; Anania, Joseph V; Cope, Anthony T; Foster, John M; et
al
Journal of Accountancy v182n4 PP: 118-123 Oct 1996
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 5617

...TEXT: including "dollar rolls," "wash sales," loan syndications and
participations, risk participations in banker's acceptances, **factoring**
arrangements, transfers of receivables with recourse, and extinguishments
of liabilities. This Statement supersedes FASB Statements...

...243 INTRODUCTION AND SCOPE 1. The Board added a project on financial
instruments and off- **balance** -sheet financing to its agenda in May 1986.
The project is intended to develop standards...and secured borrowings. This
Statement establishes standards for resolving those issues. 3. An entity
may **settle** a liability by transferring assets to the creditor or
otherwise obtaining an unconditional release. Alternatively, an entity may
enter into other arrangements designed to set aside assets dedicated to
eventually **settling** a liability. Accounting for those arrangements has
raised issues about when a liability should be...written (for example,
guarantee or recourse obligations), forward commitments (for example,
commitments to deliver additional **receivables** during the revolving
periods of some securitizations), swaps (for example, provisions that
convert interest rates from fixed to variable), and servicing liabilities,
if applicable (paragraphs 31, 32, and...The activity in any valuation
allowance for impairment of recognized servicing assetsincluding beginning
and ending **balances** , aggregate additions charged and reductions credited
to operations, and aggregate direct write-downs charged against...

 22/3,K/8   (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01058896 97-08290
A new financial system - Keys to pain relief
Webster, John D
Government Accountants Journal v44n2 PP: 35-48 Summer 1995
ISSN: 0883-1483 JRNL CODE: GAC
WORD COUNT: 4195

...TEXT: contract. Instead, the TAC's role was seen as evolving into an
independent, verification and **validation** (IVV) contractor after the new
system was purchased. The Library believed that unbiased, independent
technical...

...in this effort were:

* picking a manageable number of discerning requirements for comparison;

* identifying and **validating** assumptions:

* developing a relative cost analysis to distinguish each alternative; and

* developing a risk analysis...a conversion documentation package was assembled for audit and reference purposes. The package contained trial **balances** for the old (ending) and new (starting) systems, obligations converted report, unobligated authority converted report...

...cash and symbol report, resolution of exceptions report and documentation of subsequent adjustments to correlated **balances** .

The Library used automated conversion programs for high volume data and manual data entry for low volume data (e.g., travel **receivables**). The conversion process was completed after the fiscal 1994 books were closed and **reconciled** with Treasury. Since the Library established three separate databases as a result of cross-servicing...

...programs were first tested on these low volume agencies. After CBO and OTA were successfully **converted** , the Library's data was **converted** . While the conversion process went smoothly, a backlog of unpaid vouchers developed because of a...

...out of the old system) and November 21 (the first day for processing 1994 and **prior** **payments** in the new system). Key factors in managing this backlog were restricting the number of...
...developing reports. Priority reports included status of funds, payroll detail, spending lines detail and several **reconciliation** reports. Standard Treasury reports (e.g., SF 224, SF 1219/1220) also received priority.

Finally...

 22/3,K/9   (Item 9 from file: 15)
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01019351 96-68744
Movin' on up
Ditlea, Steve
Upside v7n5 PP: 42-59 May 1995
ISSN: 1052-0341 JRNL CODE: UPS
WORD COUNT: 6025

...TEXT: here, with nearly 1,500 jobs and strong growth potential, is an important triumph. Even **factoring** in the fact that the city is picking up the tab for moving costs and...

...tax incentives. The enabling legislation in the state capitol was initially called the "Packard Bell **Bill** ," until all concerned thought better of flaunting such a special-interest measure. With the first test units rolling off the computer assembly line at the **converted** base within months of the law's passage late last year, the impending move is...and compactness. Nor is Packard Bell going to make a pitch at the business

market, **settling** instead for inroads made when individual users buy
retail brands. According to Ransom, 2 percent...

...15 percent of company revenues currently generated by sales abroad,
Alagem says, "we need to **balance** our revenues so 35 percent to 40 percent
comes from outside the U.S." Represented...

22/3,K/10   (Item 10 from file: 15)
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00934153 95-83545
A legal survey of direct debit in international sales
Chuah, Jason C T
European Business Review v94n4 PP: 17-21 1994
ISSN: 0955-534X JRNL CODE: EBR
WORD COUNT: 3392

...TEXT: been introduced -- the international direct debit system (IDDS) --
as yet another paperless transaction. This article **examines** some of the
fundamental legal issues surrounding the IDDS with a view to exhorting
businessmen...

...remains with the exporter.

(3) There emerges a greater degree of control over cash flow **compared** to
some of the traditional means of payment because of the relatively low
costs involved...

...there exists no such difficulty because there is no recognition of a
similar doctrine.
Where **factoring** comes into play, it is imperative that, if the factor and
the seller agree precisely...slightly different system. The traditional
collection arrangement is preserved, but under the new scheme, Creditwest,
invoices are **converted** to cash more quickly than under the existing
system, with the exporter opening an account...

...make a domestic transfer. It is submitted that this scheme is more
cautious and conservative **compared** with the IDDS, in that it is the
domestic bank (i.e. the buyer's...

...claims from one party against another as a result of the relationships
is also greater **compared** with the corresponding traditional set-up or
even the relatively new network devised by NatWest...

...2] that IDDS will mean no more invoices to issue, no payments to chase,
and **reconciliation** work is largely eliminated. As far as cash management
goes, the service allows the exporter...other computer-to-computer
telecommunications often rely on call-back procedures and test keys to
verify the source of the message. In the IDDS, it appears that the normal
computer-to...

...transactions in international trade involve transborder data flows.
Transborder data flows form part of the **balance** of trade for any one
state. That being the case, value-added data processing is...

...taxes to transborder data flows as a means of raising revenue and to

improve their **balance** of trade. The Madec Report on transborder data
flows recommended that to enable "fair and...

...borne. This is not denied, except that the businesses interested in such
a deal should **examine** carefully the full implications before making a
commitment. The point is that responsible banking in...

22/3,K/11   (**Item 11 from file: 15**)
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00918342 95-67734
The pros and pros of netting
Bogusz, Robert
Corporate Finance Technology in Treasury Management Supplement PP: 24-28
 Sep 1994
ISSN: 0958-2053 JRNL CODE: COF
WORD COUNT: 2781

...ABSTRACT: elements - communications, software or calculating power, and
banking. The goal of this process is to **organize** and simplify the
settlement of intercompany payables and **receivables** on a fixed periodic
schedule. These intercompany transactions are settled centrally via a
netting center...
...TEXT: elements: communications, software or calculating power, and
banking. The goal of this process is to **organize** and simplify the
settlement of intercompany payables and/or **receivables** on a fixed
periodic schedule. These intercompany transactions are settled centrally
via a netting centre...

...become cash. Pooling deals with cash or, more specifically, is the
aggregation of the residual **balances** in a series of (usually) bank
accounts.

THE NETTING CYCLE

As a process, netting is...

...transactions or amounts to be settled this cycle.

* Netting centre aggregates the portfolio of positions, **validates** and
controls quality of data.

* Netting centre simulates a netting (eg, compensation or clearing) and...

...bank's current accounts (or internal financing) system.
* Results are analyzed and all positions are **reconciled** .

* Performance analysis of the forex hedging activities related to
intercompany transactions settlements is carried out...

...in determining whether netting is the answer, or whether another form of
centralization, such as **factoring** or reinvoicing, would be more
beneficial.

An internal (full group) analysis of who trades with...

...handled?

Can the netting operations be run as a cost or profit centre? Do we **settle**
 the netting results across the accounts of one global bank? Does netting
have a serious...PC-literate managers in their treasuries, and the power of
PC-based netting systems has **matched** the impressive crunching power
coming out of Silicon Valley. This goes for pricing too, with...group was
nearly impossible, and tracking the different ways in which everybody could
trade and **settle** with everyone else was not a realistic prospect. In act,
not only did each subsidiary...
...to policy, but the company was obliged to hire someone specifically to
clean up and **reconcile** the accounting of intra-group transactions, as the
number of disputed transactions rose out of...

...Another reason for change was the lack of a link to prepare a central
bank **balance** of payments reports, and the human side of the relationship
had slipped quite a bit...

...complicated set of issues and for those of us actively involved, it is
quite stimulating **compared** to five years ago.

An increasing number of these decisions involve conversions from mainframe
or...

 22/3,K/12   (Item 12 from file: 15)
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00917437 95-66829
Financial Institutions Duty - Jurassic Park revisited
Snowden, Richard
Australian Tax Review v23n3 PP: 171-183 Sep 1994
ISSN: 0311-094X JRNL CODE: AATR
WORD COUNT: 9450

...TEXT: government. Thus for the period ending 30 June 1984 the duty was
$A111.8 million **compared** with over $A500 million expected for the current
30 June 1994 financial year.

The duty...dealer pays duty monthly at the concessional rate based on the
amount of the credit **balance** in its short term dealer's account at the
close of each day during the...

...of State Revenue with regard to these types of trusts. Conceptually, it
is difficult to **reconcile** the concept of a "liability" with the issue of
a trust unit, as there is...c) the lending of money, with or without
security;

(d) the purchase, acquisition, discounting or **factoring** of debts due to
another person; and

(e) the. provision of credit within the meaning...

...entity is providing finance as its "sole or principal" business. One
test may be to **compare** income generated from "financing" activities with
total revenues. Where that income exceeds, say, 50 per...amount is added to
the existing short term liability? Further, should the net $80,000 **balance**

($20,000 + $60,000) be subject to the concessional rate of duty where the next day the **balance** is consolidated? The OSR would say yes to both cases. The practice is further complicated...5 RECEIPTS AND CREDITING AN ACCOUNT

Fundamental to the duty is the definition of a " **receipt** ", namely a "payment, repayment, deposit or subscription and the crediting of an account". Moneys received in foreign currencies are **converted** at the time of **receipt** . It should be noted that where, after a physical **receipt** occurs the amount is credited to an account, it is the crediting to the account...

...the sum of money. In other cases coming within the second situation, the Court must **examine** what has happened in order to see whether in fact the alleged recipient has received...replace FID. Under the proposal, duty would be levied at year end on the audited **balance** sheet assets of a "financial intermediary" which would have included superannuation funds and insurance companies...

...there may have been differences between institutions as to whether an asset is booked on **balance** sheet.

The FAD proposal therefore went the way its initials suggested.

Nevertheless, the matter of...

 22/3,K/13   (Item 13 from file: 15)
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00883700 95-33092
Reengineering payables at ITT Automotive
Palmer, Richard J
Management Accounting v76n1 PP: 38-42 Jul 1994
ISSN: 0025-1690 JRNL CODE: NAA
WORD COUNT: 4037

...TEXT: AP software package for use at all ITTA units.(1) The software would automate the **matching** process for productive inventory items at all ITTA operations and support the consolidation of the...

...would complete a form describing the goods and send it to AP.

AP then would **compare** the three documents in its possession--the purchase order or release, the vendor invoice, and the receiving document. If all three documents **matched** , the clerk entered the data into the computer to issue payment. The documents did not...

...authorities and routing paperwork as needed to obtain proper approvals;

* Identifying and expediting invoices with **early** **payment** discounts;
* Setting up new vendors on the computerized AP system;

* Answering supplier phone calls regarding...

...firms in the Hackett Group sample processed significantly more invoices than ITTA. When ITTA was **compared** to firms processing a similar number

of invoices, it actually was above average in efficiency...

...to achieve a worldclass performance standard, regardless of size.

Knowledge of how an organizational unit **compares** to benchmark averages in itself would not help ITTA improve performance. More information was needed ...

...card. AP would be liberated from activities associated with the traditional process: There are no **invoices** , **purchase orders** , or receiving documents to **match** . Correspondingly, ITTA could experience a reduction in the number of checks written and the signing, audit, and **reconciliation** activities associated with them. One monthly electronic transfer could take the place of tens of thousands of checks. Less paperwork **translates** into reduced mailroom and postage costs.
Table 2 identifies ways the procurement card could add...

...in a manner commensurate with the risks relating to those transactions, and

* Minimizing nonvalue-adding **reconciliation** activities--between receiving documents, invoices, and purchase orders as well as between books and bank ...

...one in which ITTA operates, it is more important than ever for management to judiciously **balance** the rising cost of controls against the potential exposure to loss if those controls are...to reflect a product line orientation.

2 For a detailed description of a computerized payables **matching** process, see M. Hammer, "Reengineering Work: Don't Automate, Obliterate," in the Harvard Business Review...

...could set policies requiring maintenance of a daily transaction log, documentation for charges, and monthly **reconciliations** of card charges to the daily log. ITTA also could perform random audits to ensure...

 22/3,K/14   (Item 14 from file: 15)
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00875994 95-25386
The amazing Towers financial affair
Rosenberg, Hilary
Institutional Investor v28n6 PP: 126-141 Jun 1994
ISSN: 0020-3580 JRNL CODE: IL
WORD COUNT: 7685

...ABSTRACT: small mom-and-pop businesses in the 1970s, branched into debt collection, receivables purchasing, and **factoring** in the 1980s, and by 1992 had 26 branches and 750 employees nationwide and a...
...TEXT: was a real organizer. He started with only 12 people."

Hoffenberg could identify with an **organizer** . A City College of New York dropout, he started buying small mom-and-pop businesses in the 1970s and in the 1980s branched into debt collection, **receivables** purchasing and **factoring** . By 1932 his company had 750 employees and 26 branches

nationwide; last year it had...receivables to assist financially strapped
health care providers. Usually this was in the form of **factoring** --that
is, lending cash based on purchased receivables. The mechanics were both
simple and lucrative...

...which still produced a handsome 24 percent annual return. By 1993 Towers
was conducting this **factoring** business with 250 health care providers. It
had created a financial industry and in the...

...According to a counterclaim by Associated, Hoffenberg appeared for a
while to be willing to **settle** the matter, but at a meeting called to
close the deal, he raised new objections. Court documents set the scene:
"When Associated's representatives appealed to Towers' representatives to
confirm [Towers'] prior representations, Hoffenberg told his employees
that they were only permitted to speak when...
...fit of rage, Hoffenberg threw a 25-pound box at an associate--but
missed.

Others **confirm** reports of Hoffenberg's tantrums. "I used to justify my
pay as combat pay," says...his former fellow congressmen, asking for
changes in Medicare that would allow direct payments to **factoring** outfits
like Towers, instead of requiring the payments to pass through the
provider. Barnes, in...Atlanta.

In December 1992 The Wall Street Journal cited Towers as "the leading
hospital bill **factoring** firm" and "a major player" in repackaging
hospital bills into securities. Says one former Towers...year and asked
executive vice president Chugerman if he could see the health care
receivables **balances** . "Charlie said, 'Mind your own business. Just go
back to work,'" Berry recounts. In 1991...

...considering making an investment of up to $100 million in a new
corporation that would **purchase accounts receivable** from Towers. He
and his investment bankers proposed funding the investment by having
Citibank securitize...

 22/3,K/15   (Item 15 from file: 15)
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00735275 93-84496
**Inconsistencies and ambiguities in cash flow statements under FASB
Statement No. 95**
Nurnberg, Hugo
Accounting Horizons v7n2 PP: 60-75 Jun 1993
ISSN: 0888-7993 JRNL CODE: ACH
WORD COUNT: 8966

...ABSTRACT: from investing, financing, or operating activities. The
distinctions among these activities under SFAS 95 are **examined** and
compared with similar distinctions in the finance literature. It is
demonstrated that the 3-way classification...
...TEXT: 95 is not widely recognized and understood by report users.

PURPOSE OF PAPER

This paper **examines** the distinctions among operating, investing, and

financing activities made in SFAS-95, and **compares** them with similar
distinctions in the finance literature. It identifies several
inconsistencies and ambiguities in...

...financing decisions, whereas short-term borrowing decisions are usually
viewed as working capital management decisions.

Comparing the three-way classification of SFAS-95 to the finance
literature emanates from the decision...and a return of, their investment;
f2) borrowing money and repaying amounts borrowed, or otherwise **settling**
the obligation; and (3) obtaining and repaying other resources obtained
from creditors on long-term...the primary purpose of the cash flow
statement is to provide information about the cash **receipts** and cash
payments of a firm during a period, and that a secondary purpose is...

...statement or in a separate schedule. Examples of noncash investing and
financing transactions include (1) **converting** debt to equity, (2)
acquiring assets by assuming directly related liabilities, such as
purchasing a...to be paying off a phantom loan, although the loan itself is
reported in the **balance** sheet. A similar result occurs when a firm
acquires real estate by assuming an existing...

...reporting installment purchases and sales of plant assets. For
installment purchases of plant assets, only **early** **payments** of
principal, such as advance payments and down payments, are investing cash
outflows (SFAS-95 adequately disclosed by **comparing** amounts reported in
the cash flow and retained earnings statements.

Under prior practice, reclassifications of...

...the financial reporting by the other party to the transaction.

SUMMARY AND CONCLUSIONS

This paper **compared** the distinctions in SFAS-95 among operating,
investing, and financing activities with similar distinctions in...

 22/3,K/16   (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00722027 93-71248
The renaissance of netting
Bogusz, Robert J
Journal of Cash Management v13n3 PP: 10-17 May/Jun 1993
ISSN: 0731-1281 JRNL CODE: JCG
WORD COUNT: 3076

...TEXT: years ago, corporate systems for netting, which is a communication
process aimed at simplifying and **organizing** the settlement of
intercompany payables and/or **receivables** on a fixed periodic schedule,
were frequently associated with organizations such as huge American
multinational...

...market with PC-based systems. Corporations now associate netting with
group-wide cash pooling and **factoring** , concentration of cross-border
payments, and tighter control over intercompany accounts consolidation.

Decision-making criteria...

...new" suppliers are geographically dispersed and their penetration, while
real and accelerating, remains modest when **compared** to the client base of
the big international banks. Is it a coincidence that these...part of their
sales strategy.

NETTING

Netting is a communication process aimed at simplifying and **organizing**
the settlement of intercompany payables and/or **receivables** on a fixed
periodic schedule. The basic concept is that intercompany transactions are
settled centrally (through a netting/clearing center) rather than each
participant **settling** his obligations directly with each other.
Participants transmit information to the netting center as well...

...relevant counterparty, announcing what they agree or intend to pay.
These portfolios of payables or **receivables** are then reduced to one net
amount per participant, due to or from the center...

...a given time. Netting is NOT the notional offsetting of a group's bank
account **balances** to optimize interest calculations. This phenomenon is
called cash pooling or concentration (depending upon its...

...discipline and control, especially over "renegades" or newcomers to the
group.
* Netting facilitates (corrects) the **reconciliation** of intercompany
accounts. Internal and external clients can be treated in the same way.

* Netting...

...each relevant beneficiary of all invoices to be settled during the
current cycle. Transactions are **validated** , checked for errors and
completeness. The netting center makes sure that all participants have
declared...of a group) of all net amounts are made. The bank accounts could
be zero **balance** accounts (ZBAs) in order to segregate these movements, as
well as to control correct value dates.

6) Results are analyzed, positions are **reconciled** , and the database is
updated and archived. Performance of foreign exchange hedging is evaluated
as...

...systems.

GETTING STARTED

Recognizing that netting, in and of itself, is simply the conversion of
invoices sometimes denominated in several currencies into one common base
currency and then **matching** the pluses against the minuses, getting
started on a netting project really boils down to **organizing** a group and
following procedures.

Everyone contacted for this article advised that a significant amount...

...company's subsidiaries?

What are the group's problem-resolution procedures and sanctions,
especially its **reconciliation** steps for invoice portfolios, correct

participation and cash settlement (value dates)?

* How centralized does the...

...planning to use the common database of its netting transactions to
perform full and automated **reconciliations** with all participants' general
ledger systems.

Expanding the type of data captured and passed through...

22/3,K/17   (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00424332   20001207342B2334   (USE FORMAT 7 FOR FULLTEXT)
dick clark productions to Outsource Management of Its Restaurant Group
Business Wire
Thursday, December 7, 2000 18:07 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:
  FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 9,323

...combined with limited
new containerboard capacity additions and stable domestic demand have
resulted
in relatively **balanced** industry supply/demand conditions. Demand for
unbleached kraft paper has declined in recent years due...

...1999 and fiscal 2000, respectively.

RESULTS OF OPERATIONS Year ended September 30, 2000 (fiscal 2000) **Compared**
with Year ended September 30, 1999 (fiscal 1999). Net sales for fiscal 2000
were $1,167.6 million, an increase of 34 percent **compared** with net sales
of
$870.6 million in fiscal 1999. Operating income for fiscal 2000 was $95.3
million **compared** with $14.7 million in fiscal 1999. Fiscal 2000 resulted
in a
net profit of $2.4 million, or $0.05 per share, **compared** to a net loss of
$46.4 million, or $0.87 per share in fiscal...

...Corrugated shipments increased approximately 3
percent in fiscal 2000 to 15.6 billion square feet **compared** to 15.2
billion
square feet in fiscal 1999, primarily as a result of increased...

...Multiwall bag shipments increased approximately 8 percent to 58.0
thousand tons in fiscal 2000 **compared** to 53.5 thousand tons in the prior
year.
Total mill production decreased by 3...

...calculated on the basis of the number of days in the period) in fiscal
2000
compared to 4,279 TPD in fiscal 1999 as a result of the Company taking
market
related downtime. Containerboard production decreased approximately 4
percent

...00%

6.75%

Expected rate of salary increases   5.00%   5.00%

5.00%

The **reconciliation** of the projected benefit obligation and the plan assets
from the beginning of the fiscal...
...of year $ -- $ --

The funded status of the plan and the amount reported in the Consolidated
  Balance Sheets for the supplemental executive retirement plans follows:

                                            September 30,

In millions   2000   1999

Funded...million in fiscal 2000 and fiscal 1999, respectively, and $0.4
million fiscal 1998.

The **reconciliation** of the projected benefit obligation and the plan assets
from the beginning of the fiscal...

...of year $ -- $ --

The funded status of the plans and the amounts reported on the Consolidated
  Balance Sheets for the post-retirement benefit plans follows:
                                                         September

30,

In millions   2000

1999

--
Funded...

...increased beginning in fiscal
1999 primarily due to a plan amendment which increased the Company
matching
contributions to the plan.

16. COMMITMENTS AND CONTINGENCIES

The Company has various agreements, which provide...

   22/3,K/18   (Item 2 from file: 610)

00282758 20000518139B3456 (USE FORMAT 7 FOR FULLTEXT)
Mitsubishi Electric Reports 2000 Financial Results; April 1, 1999 - March 31, 2000
Business Wire
Thursday, May 18, 2000 05:33 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 3,565

...results along with an end to the
trend of decreased capital expenditure, prospects were brighter **compared**
with
the previous year. Furthermore, there was expansion in the world economy:
the
US continued...

...activities amounted to 392.7 billion
yen (an income increase of 222.0 billion yen **compared** to the previous
year),
cash flow (spending) in investment activities came to 167.8 billion yen (a
spending increase of 9.6 billion **compared** to the previous fiscal year)
while
free cash flow amounted to an income of 224...

...an improvement over
the previous year's 212.3 billion yen).

As a result, the **balance** of debt, **factoring** in foreign currency
translation
adjustments of overseas subsidiaries, was reduced by 258.4 billion yen.

Consolidated Sales Results by Business Segment

In the Heavy Machinery group, **compared** to the previous year, sales
decreased
10% to 820.9 billion yen and operating profits...

...to 30.6 billion
yen. The power electric equipment business met lower orders and sales
compared
to last year's level due to restrained facility investment by domestic
power
companies and...
...market. As to the net results, sales for the whole
of this segment were lower **compared** with last year. Operating profit
showed a
sharp decrease in the entire segment because of...the semiconductor
business turning to profitability once again.

In the Consumer and Other Products group, **compared** to the previous year,
sales
declined 4% to 975.3 billion yen and the segment...44
Net income (loss)   69,381   --
Fiscal 2000:   April 1, 1999 - March 31, 2000

                    CONSOLIDATED **BALANCE** SHEETS

(in millions of yen)

	Fiscal 2000(A)	Fiscal 1999(B)	(A) - (B)
(Assets)	2...		
...329	367,983	(41,654)	
Short-term investments	123,507	103,120	20,387
Trade **receivables**	945,334	990,067	(44,733)
Inventories	579,023	609,459	(30,436)
Prepaid expenses and other current assets	232,550	235,807	(3,257)
Long-term **receivables**	18,833	34,834	(16,001)
Investments	442,663	459,048	(16,385)
Net property...42,801			
Total liabilities and stockholders' equity	3,905,975	4,188,727	(282,752)
Balance of debt	1,433,792	1,692,291	(258,499)
Other comprehensive income			
Foreign currency **translation** adjustments	(21,225)	(13,817)	(7,408)
Minimum pension liability adjustments	(100,894)	(151,103...	

...operating activities			
1 Net income (loss)	24,833	(44,548)	69,381
2 Adjustments to **reconcile** net income (loss) to net cash provided by operating activities			
(1) Depreciation	215,969	230...	

Set	Items	Description
S1	670273	ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-LE? OR SETTLING)(1W)SYSTEM?
S2	502611	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	358025	TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	932966	VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -VERIFY
S5	90754	RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	4561	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-W)INSTRUMENT?
S7	115554	(B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-ERCE OR EXCHANG?)
S8	2037877	ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	114162	S1(5N)(S7 OR S8)
S10	4641	S9(S)S2
S11	343	S10(4S)S3
S12	3	S10(4S)S6
S13	6	S10 AND S6
S14	6	RD (unique items)

? show files
File 613:PR Newswire 1999-2005/Jun 22
           (c) 2005 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
           (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2005/Jun 21
           (c) 2005 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2005/Jun 22
           (c) 2005 McGraw-Hill Co. Inc

14/3,K/1   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

01072545 20031117NYM215   (USE FORMAT 7 FOR FULLTEXT)
Acclaim Entertainment, Inc. Reports Results For Second Quarter
PR Newswire
Monday, November 17, 2003 18:49 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,449

...sheet provides for initial borrowings up to $30.0 million
under a revolving credit and **factoring** loan facility utilizing an asset
based
borrowing formula and included therein is a provision that...

...and cash equivalents $7,323 $4,495
     Accounts receivable, net   19,917
24,303
     Other **receivables**   598
3,360
     Inventories   3,655
7,711
     Prepaid expenses and other current assets   5,579
7,076
     Capitalized **software** development costs, **net**   405
6,944
     Building held for sale   5,628
5,424

     Total Current Assets   43...

14/3,K/2   (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00820860 20020910DATU010   (USE FORMAT 7 FOR FULLTEXT)
Imagitek to Support Documentum 5 W/ New Prodagio Solution
PR Newswire
Tuesday, September 10, 2002 09:03 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 735

TEXT:
...role-based Web interface. This interface allows the
payables staff to process high volumes of **invoices** daily, while giving
status
and approval capabilities to those outside of the central processing area
...

...and
corporate personnel in the supply chain may navigate directly to status or
approve their **invoice** (s) via the **web** , optimizing **processor**
effectiveness.
     "Imagitek is pleased to support Documentum 5 with our latest entry in
the

Prodagio suite that is designed to streamline vital business processes by
bringing down per- **invoice** cost, enhancing service for both internal and
external consumers, and realizing new efficiency gains," said...

...on its promise, providing a comprehensive solution
with features such as fast queue processing, automated **invoice** routing,
split
screen indexing and reconciliation, enhanced e-signatures, all-inclusive
audit
trails, and integration with ERP systems. No longer is **invoice**
processing a
manual, error-prone process. Gone are the days when replying to a supplier
...

...that involves frantic searches through stacks of paper-based
information. With Prodagio A/P your **invoices** are secure, quickly
processed,
and made instantly available.
    Prodagio A/P advantages include:
    Streamlines processing by providing role-based, user-friendly access to
invoices , workflow status, and supporting documents
    Frees users from lengthy processing of routine **invoices** , so they can
optimize A/P business processes such as removing duplicate **invoices** or
capitalizing on **early** **payment** discounts
    Participation in approval cycles via the Web or email, minimizing
processing time and greatly...

  14/3,K/3   (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00781127 20020612TO151   (USE FORMAT 7 FOR FULLTEXT)
RDM Corporation's Investee Company to Integrate With SAP
PR Newswire
Wednesday, June 12, 2002 16:31 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 642

TEXT:
...eliminate
status inquiry calls into A/P, resolve disputes in real time, and capture
more
 early **payment** discounts.
    "SAP has delivered significant business value to many of the world's
largest, most...

...leader in the small document imaging,
image processing and payment processing industries. RDM provides hardware,
 software and service solutions for **electronic** check conversion, **bill**
payment
processing and other markets where imaging is a critical business need.
RDM's
technologies...

  14/3,K/4   (Item 4 from file: 613)

JMB   Date: 22-Jun-05

DIALOG(R)File 613:PR Newswire

00744098 20020408PHM016 (USE FORMAT 7 FOR FULLTEXT)
FREIGHTlist.com Offers Faster Pay to Carriers with Epay
PR Newswire
Monday, April 8, 2002 08:13 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 494

TEXT:
FREIGHTlist.com, Inc. is
pleased to announce the completion of Epay, its **web** -based **electronic**
payment
 system .
    Epay is a value added service of FREIGHTlist.com and is available to
all
shippers, third parties, carriers and independent truckers. It is the most
complete **electronic   payment   system** designed for the transportation
industry.
    The system is designed to debit a shipper's, broker...

...simultaneously. Epay will increase cash flow
and reduce paperwork between these parties, by electronically generating
 invoices , proof of delivery documents and processing payments.
    "Receiving payment in a timely manner is crucial...

...says Tom Whaley, President of FREIGHTlist.com.
    Besides giving shippers and carriers access to an **online   payment**
system ,
Epay provides an easy-to-use interface that creates rate agreements, tracks
payments, links proof of delivery documents to electronic **invoices** and
stores
historical information.
    "The Internet allows for universal and mobile access, which is ideal...

...use templates that will automatically produce rate
agreements and link proof of delivery documents to **invoices** . If a user
can
type and follow basic directions, they will be able to use...

...pay.
    "The system can be an effective way for truckers to reduce their
dependence on **factoring** companies. We do not hold any funds in reserve
and
our transaction fees are lower than almost every form of receivable
financing," says Tom Whaley.
    The Epay system makes paying **online** simple. There is no **software**
to
purchase or download. The entire system is accessed via the Internet.
Unlike
other online...

14/3,K/5   (Item 5 from file: 613)
DIALOG(R)File 613:PR Newswire

00563160 20010430VA250 (USE FORMAT 7 FOR FULLTEXT)
Electric Mail Company Announces Financial Results for Fiscal 2000
PR Newswire
Monday, April 30, 2001 18:35 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 937

TEXT:
...to infrastructure development costs,
recruiting and hiring of additional technical personnel and additional
marketing activities. **Factoring** out non-recurring and extraordinary
expenses
in excess of $500,000 relating to founders' severance...

...Company implemented a world-class
Customer Relationship Management (CRM) system to be integrated into all
 billing and technical systems. The Electric Mail Company also re-affirmed
its
technical leadership both through...

...executives, the Company also increased the size and caliber of its
technical team, retaining leading **Internet** and **software** development
skill from
around the world.

    "2000 was a year of substantial change at The...

 14/3,K/6   (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1258331   FLW005
**Medical Resources, Inc. Announces Further Delay In Filing Form 10-K; Fourth
    Quarter And Full Year 1997 Results Expected Within 30 Days**

DATE: April 15, 1998   08:09 EDT   WORD COUNT: 690

... software, which was acquired in our September, 1997 acquisition of
Dalcon Technologies, Inc., handles scheduling, **billing** and collections,
transcription and financial reporting. Excepting only those relatively few
imaging centers that will continue to be covered by third party **billing**
 and collections agreements, we expect this **software** technology to be
fully **on - line** in existing facilities by the end of the current calendar
quarter."

    Medical Resources specializes in...

... positive cash flows from operations; the payment timing and ultimate
collectibility of accounts receivable (including **purchased   accounts
 receivable**) from different payer groups (including Letter of Protection
type); the economic impact of involuntary share...

```
Set     Items    Description
S1     6532772   ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                 TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                 LE? OR SETTLING)(1W)SYSTEM?
S2     2709986   (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                 RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                 INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                 PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3     2340401   TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                 OR  ORGANIZ??? OR  REORGANIZ???
S4     5606850   VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                 COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                 VERIFY
S5      423042   RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6       31366   FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-
                 NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-
                 W)INSTRUMENT?
S7      924051   (B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-
                 ERCE OR EXCHANG?)
S8    11663553   ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC
                 OR ELECTRONICALLY
S9     1357390   S1(10N)(S7 OR S8)
S10     109878   S9(4S)S2
S11        216   S10(4S)S6
S12        129   S11 NOT PY>2000
S13         66   S12 AND S4
S14         21   S13 AND S3
S15          4   S14 AND S5
S16         16   RD S14 (unique items)
? show files
File   9:Business & Industry(R) Jul/1994-2005/Jun 21
          (c) 2005  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Jun 23
          (c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Jun 22
          (c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/Jun 22
          (c) 2005 The Gale Group
File  16:Gale Group PROMT(R) 1990-2005/Jun 22
          (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Jun 22
          (c)2005 The Gale Group
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16/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005   The Gale Group. All rts. reserv.

02172104 Supplier Number: 25703155   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Special Report: Financial Services: Cashing Out
(Digital payment firms eCash and Zero-Knowledge are working toward goal of
  creating digital form of cash, which features a number of advantages,
  including "blind signature")
Industry Standard, v 3, n 18, p 278+
May 15, 2000
DOCUMENT TYPE: Journal   ISSN: 1098-9196   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 982

      (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...everywhere in our cash-based economy: The difficulty of tracing cash
makes it easy for **organized** crime to do business; new printing
technology makes **bills** ever more possible to counterfeit; and because
paper money is unsuitable for e-commerce and...

...little to buy online. Few banks or credit card companies wanted anything
to do with **online** payments in the mid-1990s, and those **early**   **payment**
systems often required buyers and sellers to use cumbersome software.

Many of these obstacles are gone...

...people to make purchases over the Net, charge them to their ISP and get
one **bill** . Companies like X.com and Billpoint make online payments by
credit card -- and in some...

...creating a digital form of cash. Technologically, it's certainly
feasible. Just as a dollar **bill** with a unique serial number promises a
dollar's value in a central bank, it...

...thing. Cryptography, which is generally used to protect sensitive
documents from snooping eyes and to **verify** a person's identity over the
Net, could ensure that electronic payments aren't counterfeited...

...signature" allows buyers to trace it forward if they want -- in essence,
providing an automatic **receipt** every time a purchase is made.

More pluses: Digital cash is cheaper to mint and...

16/3,K/2   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005   The Gale Group. All rts. reserv.

01802578 Supplier Number: 24593004   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Business Intelligence -- Profitable Customers -- Businesses Are Using IT To
  Identify High-Yield Clients And Formulating New Strategies For Dealing
  With Those That Aren't
(IT is being increasingly used by businesses to manage customer
  relationships, helping firms identify blue-chip customers, as well as
  those who are borderline or unprofitable)

Information Week, p 44
March 29, 1999
DOCUMENT TYPE: Journal   ISSN: 8750-6874   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2995

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...help Federated develop models for its mail-order operations. Federated
and Fingerhut also plan to **compare** their customer databases and may
share data.

The trend is made possible by the fact...
...major problem companies face when trying to identify profitable
customers is that companies themselves are **organized** around product lines
or services. While determining the profitability of a product is easy
enough...

...of how the bank once bounced a check that exceeded a customer's checking
account **balance** -even though the customer had a trust fund with the bank
worth several million dollars...

...Toronto company analyzes the profitability of its business customers
using Hyperion Solutions Corp.'s Essbase **online** analytical processing
system and custom modeling and reporting **software** developed by Clarity
Systems Ltd. "You've got to be smarter about who you're...

...s VP of information technology.

Each month, Grand & Toy collects data from its AS/400 **billing** system,
including sales by representative, date, and account. The data is loaded
into the Essbase...

...to calculate metrics such as gross profit, selling costs, and delivery
costs by product category. **Factoring** in fixed costs, the company is able
to calculate the profitability of each customer.

Grand...

...Applications' Valex. For about a year, the phone-service carrier has
been analyzing millions of **billing** records to identify what it calls
"high value" customers-particularly those who might be in...

...the company really can't say how profitable each customer is until it
begins to **examine** how much it costs to serve and support those customers.
That will require analyzing detailed...

 16/3,K/3   **(Item 3 from file: 9)**
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00915273 Supplier Number: 23467436   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Can SCO Run Unix?
(Santa Cruz Operation hopes to increase revenues, currently at $200mil,
   through several strategies such as new Internet products)
Information Week, n 572, p 57+

March 25, 1996
DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1397

        (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...successful, and I think most of the other (Unix) companies feel the same
way," says **Bill** Eisenman, senior VP of NCR's computer systems in Dayton,
Ohio. "The industry will get...

...quarter, the company earned $2.6 million on flat revenue of nearly $48
million. After **factoring** in a $38 million charge for the purchase of
Novell's Unix business, SCO reported...
...believes revenue will grow, with increases projected in four product
areas: new Unix licensing agreements, **Internet** products, "layered"
technologies such as management nd backup **software** , and Windows
integration products. "If we can pull this off," Mohan says, "it will
impact...

...all UnixWare licensing fees. "It's pretty straightforward," says
Michels. "We try really hard to **convert** (Unix vendors) to the newer
releases."

SCO has hitched its future to a long-term...

...a UnixWare license skyrocketed for some installations. "I'm looking at a
$4,000 license **compared** with a $1,700 license before," says Dan Busarow,
owner of DPC Systems, a value...

16/3,K/4   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02701410 Supplier Number: 66360130 (USE FORMAT 7 FOR FULLTEXT)
Private Business Meets Consensus Earnings Estimates as It Reports Third
   Quarter Results.
Business Wire, p2987
Oct 25, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1378

...   the third quarter and nine months ended September 30, 2000.
Revenues were $14.8 million **compared** with $15.3 million in the third
quarter last year. Net income available to common shareholders was $1.7
million, or $0.06 per diluted share, **compared** with $1.4 million, or $0.05
per diluted share in the prior-year period. The diluted earnings per share
matched consensus estimates for the third quarter of 2000.
        For the nine months ended September 30, 2000, revenues were $42.4
million **compared** with $41.9 million for the prior-year period. Net income
available to common shareholders was $3.9 million, or $0.14 per diluted
share, **compared** with $468,000, or $0.02 per diluted share, in the
year-earlier period. The...
...for the nine months, the average royalty revenue earned per funding bank
continued to improve **compared** with the prior year. For the year, the

average royalty revenue per funding bank was...

...penetrate the small business market.
        Operating expenses for the third quarter were $10.8 million
compared with $11.9 million for the third quarter of 1999, reflecting a
8.6% decrease...

...has continued through the year as the Company continues to focus on the
Business Manager **software** and expand its **web** portal
Businessmanager.com.
        Operating income margins improved for both the third quarter and the
first...

...For the third quarter and nine months, operating income margins were
26.7% in 2000 **compared** with 22.4% in the third quarter of 1999 and 23.1%
compared with 22.9% for the first nine months of 1999.
        Net interest expense decreased for...

...year-end excess cash provision in the Company's credit facility
agreement and an optional **early payment** to reduce its debt level. The
Company had $47.1 million of total debt at...

...receivable financing for small businesses. The company's principal
product, Business Manager, is based on **software** , marketing services, and
online electronic transaction processing offered through a nationwide
client network of banks, providing cash flow to thousands of small
businesses across the U.S. by enabling them to sell their **receivables** to
the bank.
        This release contains several "forward-looking statements"
concerning Private Business, Inc.'s...

Diluted	27,692	28,336	27,900	19,188
	=======	=======	=======	=======

	As of	
	Sept. 30, 2000	Dec. 31, 1999
Balance Sheet Highlights:		
Cash	$ 46	$ 5,953
Working capital (deficit)	(1,557)	1,465

...
...recognized prior to the IPO. As a
    result of the IPO, all preferred stock was **converted** into common
    shares and the dividends were forfeited and contributed to additional
    paid-in capital.

 16/3,K/5   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06633090   Supplier Number: 55744325 (USE FORMAT 7 FOR FULLTEXT)
Profile.(problems experienced by Market Insights to create a data warehouse
   for customer use)
Asbrand, Deborah
Inc., p72
Sept 15, 1999
Language: English   Record Type: Fulltext

Document Type: Magazine/Journal; General
Word Count: 4731

...   Market Insights the leap from CD-ROM jukebox to data warehouse was
the equivalent of **converting** their data housing from a pup tent into the
Taj Mahal. At the most rudimentary...

...To Milano, who handles operations and technology for Market Insights,
the rudimentary setups were no **match** for the vast reservoirs of data that
his company processed. He was certain that only...

...and caregivers might stash their own facilities' data in Market
Insights' warehouse. Then they could **compare** their own stats with other
providers'. Maybe they would pick through the data to understand...
...smarter."
     They agreed that Market Insights would pay Bandt a modest salary and
foot the **bill** for the equipment. In exchange, once the system was up and
running and had reached...to juggle the voluminous amounts of data Market
Insights used. Bandt advised using a sophisticated **software** called an **on**
- line analytical processing tool, or OLAP. This added a new dimension to
Agent 24-7: unlike...

...users not only to pluck static data from the database but also to
analyze it, **factoring** in variables and producing a tailored set of
information. Agent 24-7's number-crunching...

16/3,K/6   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06225157   Supplier Number: 54234432   (USE FORMAT 7 FOR FULLTEXT)
Business Intelligence -- Profitable Customers -- Businesses Are Using IT To
   Identify High-Yield Clients And Formulating New Strategies For Dealing
   With Those That Aren't.(Technology Information)
Whiting, Rick
InformationWeek, p44(1)
March 29, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 3040

...   help Federated develop models for its mail-order operations.
Federated and Fingerhut also plan to **compare** their customer databases and
may share data.
     The trend is made possible by the fact...

...major problem companies face when trying to identify profitable
customers is that companies themselves are **organized** around product lines
or services. While determining the profitability of a product is easy
enough...
...of how the bank once bounced a check that exceeded a customer's checking
account **balance** -even though the customer had a trust fund with the bank
worth several million dollars...Toronto company analyzes the profitability
of its business customers using Hyperion Solutions Corp.'s Essbase **online**
analytical processing system and custom modeling and reporting **software**
developed by Clarity Systems Ltd. "You've got to be smarter about who
you're...

...s VP of information technology.
    Each month, Grand & Toy collects data from its AS/400 **billing**
system, including sales by representative, date, and account. The data is
loaded into the Essbase...

...to calculate metrics such as gross profit, selling costs, and delivery
costs by product category. **Factoring** in fixed costs, the company is able
to calculate the profitability of each customer.
    Grand...

...Applications' Valex. For about a year, the phone-service carrier has
been analyzing millions of **billing** records to identify what it calls
"high value" customers- particularly those who might be in...
...the company really can't say how profitable each customer is until it
begins to **examine** how much it costs to serve and support those customers.
That will require analyzing detailed...

16/3,K/7   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13094736   SUPPLIER NUMBER: 68650167   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Technology Takes the Spotlight.
Rabon, Lisa C.; DesMarteau, Kathleen; Speer, Jordan K.
Bobbin, 42, 4, 42
Dec, 2000
ISSN: 0896-3991   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 6069   LINE COUNT: 00515

...   for apparel manufacturers and designers, the site also features
creative concept boards for designing and **organizing** seasonal apparel
lines and tools for developing fabric and trim themes. For fabric mills and
...

...management functionality, Garpac demonstrated the G/4 system's ability
to continuously perform supply chain **matching** between customer orders and
production from the point of order entry; and its capabilities for...

...EDI module; and customized screens, reports and tables. Other modules
include purchase order processing; vendor **invoice** processing; cutting
tickets; production tracking; and order processing, including order entry,
routing, picking, **billing** , invoicing and **factoring** .
    Geac Enterprise Solutions unveiled its new GeacStyle end-to-end
business process suite, which includes...

...control and accounting. The system, which is compatible with QuickBooks,
also can be used to **organize** design libraries with user-defined
categorization and search technology that allows users to retrieve designs
...machines. New algorithms also have been incorporated into the firm's
Marker Generation System, its **Matching** System for cutting checked and
patterned fabrics and its BOW system for cutting uneven fabrics...

...entry with monogram templates; single bar code swipe or number entry to
automatically download the **matching** job with correct personalization for
the item to be monogrammed; and automatic production tracking of...

16/3,K/8   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11774577   SUPPLIER NUMBER: 58169678   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The on-line billing & payment race.(includes related article on major
   electronic bill payment and presentment competitors)**
Tangwall, Doug
Credit Union Executive, 39, 6, 6(6)
Nov-Dec, 1999
ISSN: 0011-1058   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3270   LINE COUNT: 00274

...   on-line banking Web site your members' electronic bill payment
portal.
     3. Make sure your **on - line** banking and **bill** payment **software**
works with financial management **software** such as Money and Quicken.
     4. Make your **on - line** **bill** **payment** **system** easy to use -
easier than writing a check and mailing the **bill** .
     5. Stress the privacy and security of your **bill** payment service.
Leverage the trust members place in your credit union.
     6. Manage members' expectations...

...s impossible to predict which way EBPP ultimately will shake out, it's
interesting to **compare** trends of past payment systems.
     For example, interchange income played a role in changing the...com,
helps billers present bills on-line by extracting billing data from their
systems and **converting** it to an on-line format. Billers then present the
bills on their Web sites...

16/3,K/9   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10293464   SUPPLIER NUMBER: 20855156   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Internet bill presentment and payment: billers and banks empowering each
   other.**
Crone, Richard K.
Journal of Retail Banking Services, v20, n2, p55(9)
Summer, 1998
LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5369   LINE COUNT: 00441

...   to the biller, "push" from the payer), or paper handling. They also
enjoy an increased **early** **payment** hit rate as **bills** are immediately
ready for viewing, and gain an important new opportunity for directly
marketing to...

...customers who have at least one ACH PPD link to their account maintain
higher idle **balances** , making ACH PPDs the single greatest contributor to
the increasing profitability of demand deposit accounts...for credit card
payments to see what happens when third parties enter the payment equation.
 Compared to when banks received the physical bankcard draft, electronic
draft capture made it much more...
...5070 percent of the "electronic" check requests that go through a home
banking service are **translated** back into paper checks to the biller. But,

unlike the original remittance stub that typically...to do with third-party
payment concentrators. Consider the two payment chains in Exhibit 2,
comparing the biller-controlled, paper-based process with traditional
third-party controlled, home banking-based payment...   ·

...organization is better prepared to address this issue with billers than
banks. Bankers need only **translate** their own experiences with being
intermediated by payment processors in the electronic draft capture market
...checks - is a major advantage. By accepting all three forms of payment,
the biller can **match** the payment type to the application and services
sold: credit cards for product cross sales...   .

16/3,K/10   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09841756   SUPPLIER NUMBER: 19814792   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Automated remittance processing's advantages over imaging.
Kaiser, L. H.
Business Credit, v99, n6, p21(2)
June, 1997
ISSN: 0897-0181   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1574   LINE COUNT: 00130

...   does all this by creating a working file of your open accounts   ·
receivable and then **matching** the remittance data to this duplicate file
of your accounts receivable. The **matching** process is done through a set   '
of algorithms that **compare** customer remittance information with the
invoice numbers, purchase order numbers, shipping notices and invoice
balances reflected in your receivables. In most cases, 90 percent or more
of all payments result in a **match** that does not require operator
assistance. If the software is unable to make a reference number **match** ,
the payment is held out as an exception for operator review.
      An autocash system may...

...software to better analyze their customers' payment habits. Customer
payments can be easily reviewed against **prior   payment** patterns.
Customer's that abuse your policies can then be easily recognized and the
extent...

...less susceptible to error. Therefore, the most important benefit from
the EDI capabilities of autocash **software** is an ability to accept
electronic remittance advice. This is especially so when your EDI partner
is a chain store or some other such large customer that might pay hundreds
or even thousands of **invoices** at a time. By receiving this information
electronically in the form of an EDI 820 remittance file, **software** is
then able to automatically adjust for small item write offs, incorrectly
taken cash discounts, correct for wrong **invoice** numbers, handle
deductions and add customer numbers so the remittance advice can be
matched to funds received. This is a tremendous time saver.
      After many years of promise, EDI...again. The remittance processing
pan of this cycle will have a very high percentage of **matches** between
payments and open **receivables** , leaving even fewer exceptions to be
handled manually. EDI 820 remittance files can also provide...

...deductions your customer is taking through predetermined proprietary
reason codes. Your autocash software in effect **translates** all this

information for you, applying it to your accounts receivable.
     That, of course, is...
...remittance correction in particular. Imaging software merely eases the
research time required for misapplied cash **receipts** , an event which will
be minimized when using an autocash system, which additionally provides
detailed...

 16/3,K/11   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08557619   SUPPLIER NUMBER: 18134444   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Can SCO run UNIX? (the Santa Cruz Operation) (Company Business and
  Marketing)
Foley, John
InformationWeek, n572, p57(2)
March 25, 1996
ISSN: 8750-6874   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1497   LINE COUNT: 00118

...   believes revenue will grow, with increases projected in four
product areas: new Unix licensing agreements, **Internet** products,
"layered" technologies such as management and backup **software** , and
Windows integration products. "If we can pull this off," Mohan says, "it
will impact...

...all UnixWare licensing fees. "It's pretty straightforward," says
Michels. "We try really hard to **convert** (Unix vendors) to the newer
releases."
     SCO has hitched its future to a long-term...a UnixWare license
skyrocketed for some installations. "I'm looking at a $4,000 license
compared with a $1,700 license before," says Dan Busarow, owner of DPC
Systems, a value...

 16/3,K/12   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08502388   SUPPLIER NUMBER: 18054473   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Decapitalizing Russian capitalism.
Moody, Stephen S.
ORBIS, v40, n1, p123(21)
Wntr, 1996
ISSN: 0030-4387   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 9785   LINE COUNT: 00826

...   kontrol' rublyem), current CBR regulations prevent enterprise
deposits in Russian commercial banks from being freely **convertible** to
cash on demand.(5) The purpose of these constraints is to prevent
enterprises from...on demand.(14) Retail establishments of course accept
cash rubles, and their deposits are immediately **converted** to noncash
rubles at par for subsequent use in transaction and settlement with their
wholesale...

...conditions pertaining to enterprise deposits.
     Noncash (beznalichnye) rubles are ruble units of account on the

balance sheets of Russian enterprises and are used to conduct commercial (i.e., wholesale) transactions. Enterprises...
...law to settle all commercial transactions via their noncash accounts in commercial banks; enterprises can **convert** noncash rubles to specie only for the purpose of paying salaries, bonuses, etc., and for...

...for example).(15) When enterprises pay salaries, required amounts of their noncash bank accounts are **converted** to cash rubles at par.
     To be sure, a similar distinction between cash and deposits...

...and an enterprise's noncash transactions.
     Under the Soviet system, the ruble was not freely **convertible** to hard currency, exchange rates were fixed by Gosbank, and the conditions under which the ruble could be **converted** were severely constrained and tightly controlled.
     Officially, at least in theory, Soviet citizens and tourists could **convert** limited amounts of cash rubles to hard currency for sanctioned purposes at the official Gosbank...

...purposes were so few and other administrative constraints so onerous that Soviet citizens could not **convert** cash rubles to hard currency at all, and certainly not for use within the territorial...

...etc. The currency of the black markets, especially for Western contraband, was the dollar. To **convert** cash rubles to dollars, Soviet citizens resorted to dealing with money changers in black market...

...rate or, subsequently, even the tourist rate.(18)
     On the commercial side, Soviet enterprises could **convert** limited amounts of noncash rubles to or from hard currency for licensed import or export...magnitude was roughly equivalent to that of the devaluation. The fivefold increase in wholesale prices **translated** into a 245 percent rise in the retail (i.e., consumer) price index. The difference...

...Their transactions are denominated in noncash robles; i.e., ruble units of account on enterprise **balance** sheets or on account as commercial bank deposits that, because of Central Bank regulations, are not directly **convertible** to cash rubles. In theory, then, upon liberalization of prices, enterprises were free to reprice...no inventories) suffered somewhat less in terms of overall liquidity than those with low bank **balances** and high inventory levels.(25) In all cases, however, enterprises were significantly less liquid immediately...

...capital loans to Russian industry.(32)
     In short, price liberalization dramatically shrank Russian commercial bank **balance** sheets - perhaps by more than half. As a result, in January 1992, the Russian commercial...one another. Price liberalization and the devaluation of beznalichnye rubles, in concert with weakened bank **balance** sheets and tight monetary policy, had forced enterprises to become their own non-bank banks...

...for cash.
     For the second problem enterprise arrears created had to do with the cash- **convertibility** of beznalichnye rubles. Because Russian enterprises' accounts receivables are nonbank credits denominated in noncash rubles that do not transit commercial bank accounts, they cannot be **converted** to cash rubles. Further, the amount of cash Russian enterprises can receive in settlement of...

...credits, the Central Bank required that enterprise arrears be netted
out; that is, creditors were **matched** with debtors until arrears actually
corresponded to the **net** amount of bad debts in the industrial
settlements system . This is the amount the CBR financed with government
directed credits. Simultaneously, however, the CBR...accumulate eventually
took the form of accounts receivable, which, as we have seen, are not
convertible to cash rubles.
    The absence of cash in the Russian economy led in turn to...
...real purpose of the revaluation was to return the capital and current
accounts on enterprise **balance** sheets to some semblance of comparability.
Enterprise **balance** sheets carry the value of fixed assets (osnovnye
sredstva, or plant and office buildings, machinery...will be treated
separately in the last section of the paper.
    22 On Russian enterprise **balance** sheets, Finished Goods inventory is
carried at cost.
    23 Gross industrial output declined 18.8 percent of the purchase price
of vouchers they bought and carried on their **balance** sheets as
investments. Thus, banks could not pay more than 6,666.66 rubles per...

...taxes vary by oblast or region, but the current maximum assessment is
two percent of **balance** sheet value per annum.
    51 Tax arrears do not bear interest. Instead, they are penalized...

16/3,K/13   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06186588   SUPPLIER NUMBER: 13213490   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Divergent or parallel tracks: international and domestic codification of
  commercial law. (Uniform Commercial Code survey)**
Boss, Amelia H.; Fry, Patricia B.
Business Lawyer, 47, n4, 1505-1515
August, 1992
ISSN: 0007-6899   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6093   LINE COUNT: 00499

...   States: the UNIDROIT Convention on International Financial
Leasing(29) and the UNIDROIT Convention on International **Factoring** .(30)
In addition, the possibility exists that UNIDROIT will undertake an
additional project involving security...

...Collections) were approved.(32) On the international level, UNCITRAL has
drafted a Convention on International **Bills** of Exchange and International
Promissory Notes(33) which has been signed, and is currently awaiting...4.)
To maximize communication between international and domestic efforts, the
Uniform Commercial Code Committee has **organized** a new Subcommittee on
International Commercial Law, chaired by Professor Peter Winship, Southern
Methodist University...on the Work of its Seventeenth Session, U.N. Doc.
A/CN.9/361 (1992) (**examining** draft articles 14 to 27 of the proposed
uniform law on guarantees and standby letters...

16/3,K/14   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04815094   SUPPLIER NUMBER: 09239625   (USE FORMAT 7 OR 9 FOR FULL TEXT)
A buyer's guide to software for purchasing. (Office Products & Business Systems) (directory)
Purchasing, v109, n1, p93(4)
July 19, 1990
DOCUMENT TYPE: directory   ISSN: 0033-4448   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4474   LINE COUNT: 00392

...   history, and automatic reorder analysis); and an accounts payable
interface module that allows three-way **matching** of PO, receipt, and
invoice. P.O. WRITER-PLUS can be implemented in modules or...

...performance ratings; requisitioning, with requisition entry and
automatic conversion to purchase orders; inventory, with inventory
balances tracked at multiple inventory warehouse locations. PMS-2's
modular design allows users to start...Software offers an on-line financial
control program that ties together general ledger, accounts payable,
purchasing , accounts receivable , order entry, inventory control, and
cost control. While optimized for the accounting function, the program...
...contractors. Circle 422
     Digi-Plus. PurchaseMaster features requisition entry, quotation
processing, vendor selection, contract management, **purchase   order**
creation, expediting, receiving, management control, and assets and
inventory management. Available for PCs, LANS, Unix...

...K. Bell Enterprises Inc. PC Quotation Tracking QTS) Version 3 tracks
vendor details and pricing; **compares** prices; generates RFQs and POs,
vendor phone lists, and performance reports; and forecasts costs. The...

...line, real-time system that operates throughout the entire purchasing
cycle, including processing requisitions, quotations, **purchase   orders ,
receipts** , and inspections. Complete vendor histories, including price,
quantity, and delivery records, are provided to help analyze vendor
performance and control material costs. Circle 425. **PO** : Millenium is an
on-line, interactive, purchasing system that can accommodate the purchasing
needs of...

...Inventory Control and Accounts Payable. The system automates the entire
purchasing process-from requisitioning through **invoice** payment. Features
include vendor analysis and evaluation, real-time **purchase   order**
printing, comprehensive purchasing history, and buyer reporting. Circle 426
     Dynamic Software. The new QPII Version...

...implementation support services. Fun EDI support can be provided by
transaction interfaces tailored to a **translation** package. Circle 428
     Global Software Inc. Purchase Order System features include automatic
interface to General capabilities; interactive receipt **matching** and
invoice processing; immediate order printing; real-time analysis and
corrections; on-line inspection and quality control; full real-time
validation ; expense and budget control; vendor performance analysis;
forecasting of commitments; and optional batch purchase order...

...custom Purchase Order, and custom interfaces to Maintenance Management
Systems. Recently added is the Invoice **Matching** module that interfaces
with Blue Chip allowing on-line **matching** of invoices using the receiver
and purchase order generated by Blue Chip. General Ledger distribution...

...requirements. The System supports the entire purchasing cycle:
requisitions, quotations, purchase orders, receipts, inspection, invoice
matching , and supplier evaluation. Features include automated requisition
processing by MRP and/or order point, blanket...

...description of the area to which material should be transferred upon

receipt. The package will **compare** the receipt date with the request date
and display a warning if the receipt date...

...general business and accounting software. Module specifically integrates
with inventory and accounts payable and can **translate** its files to ASCII
for use with spreadsheets, databases, word processors, etc. Programs run on
any open order, while a variety of reports help monitor vendor performance
such as **comparing** each vendor's expected and actual receipt dates.
Unit-of-measure conversion allows purchasing items in convenient
quantities, then automatically **converts** them to another measure for
stocking in inventory. An EDI feature is now being developed...

...extensive reporting; PO processing; on-line PO printing, receipts, and
inspection; and invoice entry and **matching** against POs, receipts, and
inspection information. Program integrates with Masterpiece Accounts
Payable and General Ledger...

...Reality totally automates the purchasing process from requisition entry
through PO creation and vendor invoice **matching** . In addition, Reality
contains advanced functionality such as EDI, bar coding, imaging, and
touch-tone...

16/3,K/15   (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03920185   SUPPLIER NUMBER: 07249882   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Buyers guide to software for purchasing. (buyers guide)
Purchasing, v106, n9, p65(5)
May 18, 1989
DOCUMENT TYPE: buyers guide   ISSN: 0033-4448   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4545   LINE COUNT: 00399

...   and automatic re-order analysis); and an accounts payable interface
module that allows three-way **matching** of PO, receipt, and invoice. P.O.
WRITER-PLUS can be implemented in modules or...Software offers an on-line
financial control program that ties together general ledger, accounts
payable, **purchasing** , **accounts receivable** , order entry, inventory
control, and cost control. While optimized for the accounting function, the
program...

...for aerospace and defense contractors. Circle 414
      Digi-Plus. Digi-Plus on-line system provides **information** on
vendors , products, and past purchases while allowing users to create and
print quotations from requisitions with...
...that works on an IBM PC-AT or compatible system. QPII allows users to
create **purchase   orders** on line. It also allows tracking of
requisitions, **purchase   orders** , vendors, items, vendors per item,
prices, and past order history. System appears to have the...

...support especially in the areas of vendor selection and evaluation,
quotation handling, and accounts payable **validations** . Available for IBM
System/36, or /38, program will function as an enhancement to IBM...query.
Optional modules: E.D.I., FAX, Barcoding, report generator, custom P.O.
form, invoice **matching** , A/P processing, G/L, material requisition, bill
of materials, tool kitting, and interface to...

...choice. The system supports the entire purchasing cycle: requisitions,
quotations, purchase orders, receipts, inspection, invoice **matching** , and
supplier evaluation. Features include automated requisition processing by
MRP and/or order point, blanket...

...general business and accounting software. Module specifically integrates
with inventory and accounts payable and can **translate** its files to ASCII
for use with spreadsheets, databases, word processors, etc. Programs run on
...
...specific purposes. Purchasing/receiving module is primarily a purchase
order launching system with facilities for **matching** receipts against
purchase order. Program also keeps track of cash commitments. Runs on MS
DOS...

...vendors and historical activity. Purchasing module has recently been
integrated with accounts payable for invoice **validation** . Circle 434
      McCormack & Dodge. PO: ...and interfaces. Also offers built-in
intelligence for inspection, receiving, and debit memo activity. The
matching module allows automatic four-way **match** of purchase order,
receipt, and invoice. System boasts a borderless environment which, simply
stated, allows...

...extensive reporting; PO processing; on-line PO printing, receipts, and
inspection; and invoice entry and **matching** against POs, receipts, and
inspection information. Program integrates with Masterpiece Accounts
Payable and General Ledger...

...Inventory is an on-line system that generates purchase orders, monitors
current price quotes and **organizes** price, bid, and order listings on
demand. In addition, it monitors perpetual inventory values, maintains...

 16/3,K/16   (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03915034   SUPPLIER NUMBER: 07607391   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**1989 fifth annual directory of software and services. (Software and
   Services Listings) (directory)**
Traffic Management, v28, n5, p66(15)
May, 1989
DOCUMENT TYPE: directory   ISSN: 0041-0691   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 9806   LINE COUNT: 00938

...   interact with an accounts-receivable system, compile information on
a customer's credit status, and **confirm** inventory availability.
Allocating stock to fill customer orders, processing back orders, and
answering order-status...support system for distribution management. Six
modules make up the system: order processing, inventory control,

purchasing /receiving, **accounts   receivable** , accounts payable, and general ledger. Among other functions, the program provides immediate access to information...software package identifies the transportation and inventory costs of various shipping options, allowing shippers to **compare** the costs of up to four alternative transportation modes at once. 259/SHIPTRAC'R. Vocam...Unisys hardware. 316/MatchMaker/GDT. Geographic Data Technology. MatchMaker is an interactive mapping system for **matching** addresses to latitude/longitude coordinates. Once the appropriate coordinates have been determined, managers can insert...

...Mile-Finder Fuel & Mileage Reporting System. Century Business Systems. Mile-Finder not only records and **validates** driver trip reports, but also records fuel-purchase data. It runs on IBM PC/XT...

...s decisions, analyzing delivery cost by individual customer, tracking mileage driven in each state, and **comparing** estimated vs. actual times for routes and stops. The system runs on IBM PC/XT...user to maintain a database for shipment rating and freight-bill auditing. The auditing programs **compare** actual bills with optimum charges computed using the ...Management Software. 394/MORATE. 395/Quick-Tariff. 396/Shipment Consolidation. 397/Shipment Documentation Program. 398/ **Match** Pay. Distribution Sciences Inc. This program handles freight rating, freight-bill pre-auditing, freight-bill...

...of other programs: 399/Auto Rate. 400/Auto Route. 401/Base Rate System. 402/EDI **Match** . 403/Frate Bank. 404/Geocentre. 405/PreShipment Planning. 406/ZIP 3 Database. 407/ZIP Guide...lists software and services designed to handle various aspects of electronic data interchange, including data **translation** and computer-to-computer communications. 484/Document Transmission System (DTS). Birmingham Computer Group. DTS provides...

...invoices, shipment-status reports, payments, electronic mail messages, and purchase orders. 487/EDI Business Partner **Translator** . American Custom Software. This product provides users with software and services necessary to exchange data...

...purchase orders, and freight bills.
    GE Information Services also offers: 490/EDI Central System (EDI **translation** and control). 491/EDI Implementation Services. 492/EDI PC. 493/EDI T (**translator** system). 494/Quik-Comm (electronic messaging). 495/EDI-Net. McDonnell Douglas. EDI-Net is an that supports standard and proprietary formats, **validates** and edits data, **translates** documents, and more. 500/EDI/SYNAPSE. Railinc Corp. This system, which operates on IBM PC...

...Electronic Data Interchange Services. 504/TRAIN II. 505/EDItran. EDI Solutions. This is a mainframe **translator** software program developed for the ANSI X12 standards. 506/Electronic Data Interchange. Kleinschmidt Inc. Kleinschmidt...

...Foretell Corp. ESP II is a PC-based EDI program that is able to sort, **translate** , post, or reformat data for multiple trading partners at one time. 509/Gentran Plus. Ordernet Services-Div. of Sterling Software. Developed for IBM mainframes, Gentran Plus combines EDI **translation** software with self-contained communications and mailbox capabilities. The program can communicate with every major...

...this package consists of integrated PC software and a value-added

network service. 519/Mainframe **Translation** Software. Advanced
Communications Systems. An EDI- **translation** package, this program permits
the user to handle EDI transactions on a mainframe as well...

...It accommodates both ANSI and TDCC formats. 520/QualEDI. The APL Group.
QualEDI, an EDI- **translation** program, supports a variety of standards,
including ANSI X12, UCS, WINS, TDCC, and EDIFACT. 521...

...and invoices electronically with customers and suppliers. 525/Telink.
EDI Inc. Telink is an EDI- **translation** /communication software package that
enables users to transform internal data into EDI standard formats and...

...in other organizations via public direct-dial procedures or dial-up
value-added networks. 526/ **TranSlate** . TranSettlements. Among the services
offered by this mainframe **translation** system are full compliance
checking, trading partner management, functional acknowledgment management,
and audit/control.
        TranSettlements also offers: 527/TranSend (EDI network services).
528/ **Translator** . Metro-Mark Integrated Systems. **Translator** **converts**
data to and from the appropriate EDI format. It also is able to
automatically dial...

...S/38, and AS/400 hardware. 530/XLT12. American Business Computer. XLT12
is a mainframe **translator** program that supports ANSI X12 message
standards.
        American Business Computer also offers: 531/EDI-MS (**translation**
/communications). 532/EDI-PC (EDI for PCs).
        International Logistics
        A handful of software vendors have...of diverse industries. 551/Chase
Freight Payment. Chase Trans-Info. This service handles freight-bill
validation , duplicate freight-bill search, allocation of freight charges
to general ledger, generation of daily payment reports, and more.
        Other Chase services include: 552/Bill of Lading **Match** Program.
553/Chase EDI. 554/Chase Logistics Consulting. 555/Chase Management
Information Reporting. 556/Chase...

```
Set     Items    Description
S1      34890    ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                 TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                 LE? OR SETTLING)(1W)SYSTEM?
S2       3436    (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                 RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                 INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                 PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3       4868    TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                 OR  ORGANIZ??? OR  REORGANIZ???
S4       6522    VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                 COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                 VERIFY
S5        308    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6         22    FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-
                 NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-
                 W)INSTRUMENT?
S7       1741    S1 AND S2
S8          7    S7 AND S6
? show files
File 256:TecInfoSource 82-2005/May
         (c) 2005 Info.Sources Inc
```

8/3,K/1
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

02379344   DOCUMENT TYPE: Company

Distinctive Solutions Corp (379344)
555 Chorro St #B
San Luis Obispo, CA 93405 United States
TELEPHONE: (805) 544-8327
FAX: (805) 544-3905
HOMEPAGE: http://www.dissol.com
EMAIL: bert@dissol.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

NUMBER OF EMPLOYEES: 12
SALES: NA
DATE FOUNDED: 1982
PERSONNEL: Goldberg, Bert, President
REVISION DATE: 20010930

Distinctive Solutions Corporation has been providing quality **software** to
the commercial finance industry since 1982. It is one of the world's
largest providers of **factoring   software** designed for community banks
and commercial factors that **purchase   accounts   receivables** from their
clients. Its Asset Based Lending system is designed for lenders that use
invoices , as well as other collateral, to help support the loan balance.
Distinctive Solutions also offers...

...including training courses, legal documentation, and marketing material
for banks and individuals looking to enter **factoring** .

8/3,K/2
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01645265   DOCUMENT TYPE: Product

PRODUCT NAME: FACTOR/PC 3.72 (645265)

Distinctive Solutions Corp (379344)
555 Chorro St #B
San Luis Obispo, CA 93405 United States
TELEPHONE: (805) 544-8327

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20011030

FACTOR/PC 3.72 handles all phases of a **factoring** and accounts receivable
purchasing operation where the lending institution purchases the **invoices**
from a client and advances money based on various parameters. Features
include fee calculation by rate table or interest rate/ **invoice** or
schedule; holdback of reserves; recourse or non-recourse financing;
comprehensive credit and concentration analysis; unlimited notes per debtor
and **invoice** ; designed to facilitate telephone verifications; duplicate
invoice Id checking; skipped. **invoice** checking; user defined tickler
system for client to- dos or debtor call-backs; debtor/ **billing**
statements; late fees charged to debtors; word **processor** for notification
and past due letters; comprehensive collection module; electronic data
interchange (EDI) interface for importing **invoices** and payments; multiple
company capability; G/L interface; full security including a client dial-in
...

DESCRIPTORS: Banks; **Billing** ; Financial Institutions; Foreign Language
    Packages; Loan Management

8/3,K/3
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01623695   DOCUMENT TYPE: Product

PRODUCT NAME: Visual AccountMate Accounts Payable 3.1 (623695)

AccountMate **Software** Corp (369128
81 Digital Dr 2nd Floor
Novato, CA 94949 United States
TELEPHONE: (415) 883-8873

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010830

AccountMate **Software** Corp...

Visual AccountMate Accounts Payable 3.1 enables users to avoid duplicate
invoices and late payments and to require that **invoices** entered into the
system be supported by **purchase** **orders** . They can also take
automatically **early** **payment** discounts. The system can manage payments
for all types of 1099 vendors and print applicable 1099 forms. When
integrated with Visual AccountMate **Purchase** **Order** , users get a complete
vendor and purchasing system that will enhance their ability to manage
their vendor base and valuable financial resources. Other features are
instant access to **vendor** **information** ; automatic warning to prevent
duplication of accounts payable **invoices** ; **invoices** can be distributed
to multiple general ledger accounts; a **purchase** **order** number lookup
icon is available; create **invoice** from text file; date-sensitive transfer
provides maximum flexibility; a multi-currency capability; reverse
accruals; 1099 payments; **invoices** can be coded for payment urgency; users
can perform mass payment application; supports a record of wire payments;
supports handwritten **invoices** ; users can put **invoices** on hold; a
drill-down feature; records cancelled **invoices** ; deleted vendors can be

archived; and generates recurring **invoices** .

8/3,K/4
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01107514   DOCUMENT TYPE: Product

PRODUCT NAME: FactorSoft Professional & Enterprise (107514)

Bayside Business Solutions Inc (703915)
23852 Pacific Coast Hwy #909
Malibu, CA 90265 United States
TELEPHONE: (310) 455-7520

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20020930

Bayside Business Solutions' FactorSoft, offered in Professional and
Enterprise editions, provides a range of **invoice** -based **factoring**
features. The system works with Microsoft (TM) Office 2000 and XP products
to provide users with report and query definition options. The Professional
edition, which targets small **factoring** businesses, runs on the Microsoft
Access Jet database **engine** . The Enterprise edition, targeting larger
organizations, employs the Microsoft SQL Server database. FactorSoft can
create...

...view accounts online and in real time. An add-on imaging feature lets
users scan **invoices** into the system. FactorSoft also includes management,
customization, report, search, accounting, and check writing features...

...system generates transaction, statement, check distribution, trial
balance, and other reports. Users can search for **invoices** , checks, and
debtors, by referencing partial check numbers, telephone numbers, zip
codes, and other information...

8/3,K/5
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01052813   DOCUMENT TYPE: Product

PRODUCT NAME: BOOST (052813)

BOOST **Software** (703249
PO Box 252
Slidell, LA 70459-0252 United States
TELEPHONE: (504) 641-9836

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010930

JMB   Date: 22-Jun-05

BOOST **Software** (

BOOST **Software** stands for Back Office & Online Sales Tracking. It is a complete inventory management system that...

...or add in security functions to specify access levels for the system. BOOST inventory management software tracks all points of sale, layaways, gift certificates, back orders, customers, vendors, and product barcodes. It posts sales histories, **purchase orders** , **accounts receivables** , and general ledger transactions. Back-office reports can be sorted on seven fields contained in the inventory master and printed using various search criteria. Envelopes, mailing labels, and hard-copy **receipts** can be generated. BOOST can help executives identify high-moving, profitable, or nonselling items while...

DESCRIPTORS: Barcoding; General Ledger; Inventory; Mailing Lists; Order Fulfillment; Point of Sale; **Purchase Orders** ; Retailers; Sales Force Automation; Small Business

8/3,K/6
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00151989   DOCUMENT TYPE: Review

PRODUCT NAMES: Accounts Payable (843466)

TITLE: Are You Paying Too Much When Paying Your Bills ?
AUTHOR: Mauriello, Jackie
SOURCE: Integrated Solutions, v8 n2 p36(2) Feb 2004
ISSN: 1096-3553
HOMEPAGE: http://www.corrypub.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20040730

TITLE: Are You Paying Too Much When Paying Your Bills ?

Bob Kearney of Image Integration Systems, Paul Davis of Hyland **Software** , and Mike Ball of LEGATO **Software** comment on the use of automation to reduce the cost of accounts payable processing. Ball...
...between 30 percent and 50 percent of FTE (full-time equivalents) formerly needed to support **invoice** processing have been redeployed. If business process management (BPM) is applied to AP, says Ball...

...cost accounting or coding to payment. Late payments and penalties can be eliminated, and faster **invoice** processing give companies the chance to leverage **early payment** discounts. Although some organizations think they cannot justify AP automation due to company size or...

...other factors deserve consideration. For instance, says Ball, he has seen organizations that process 100 **invoices** a month, but could also cost-justify AP workflow as effectively as companies that process...

8/3,K/7
DIALOG(R)File 256:TecInfoSource
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00123854   DOCUMENT TYPE: Review

PRODUCT NAMES: Timeslips 10 (406497)

TITLE: Timeslips lets users take resources into account
AUTHOR: Brooks, Jason
SOURCE: eWeek,   v17 n20 p95(2) May 15, 2000
ISSN: 1530-6283
HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20021130

Sage's Timeslips 10, the most recent release of the time and **billing**
management product, gets excellent marks overall. Timeslips 10 also
integrates with a site's accounting...

...10 has new features that permit broader-based account management,
including support for discounts on **early   payments** and improved handling
of account credits. Timeslips 10 also provides support for audit trails
that...

...levels: Standard edition is level 1, while Timeslips levels 2 and 3
support more advanced **billing** choices and more elaborate and complicated
reports. Levels 2 and 3 also permit an unlimited...

...ledger applications. Timeslips eCenter, a Web-based front end to
Timeslips, allows users to access **billing** features from any location via
a Web browser.

COMPANY NAME: Best **Software** Inc...
DESCRIPTORS: Accounting; Audit; **Billing** ; Intranets; Professional Time &
     Billing ; Time Management

```
Set     Items    Description
S1      82362    ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                 TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                 LE? OR SETTLING)(1W)SYSTEM?
S2      139081   (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                 RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                 INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                 PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3      63019    TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                 OR  ORGANIZ??? OR  REORGANIZ???
S4      192207   VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                 COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                 VERIFY
S5      20623    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6      2344     FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-
                 NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-
                 W)INSTRUMENT?
S7      13713    (B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-
                 ERCE OR EXCHANG?)
S8      180030   ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC
                 OR ELECTRONICALLY
S9      15422    S1(10N)(S7 OR S8)
S10     30       S9(4S)S6
S11     30       RD (unique items)
S12     19       S11 NOT PY>2000
? show files
File 625:American Banker Publications 1981-2005/Jun 22
          (c) 2005 American Banker
File 268:Banking Info Source 1981-2005/Jun W2
          (c) 2005 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2005/Jun 22
          (c) 2005 Bond Buyer
File 267:Finance & Banking Newsletters 2005/Jun 20
          (c) 2005 The Dialog Corp.
```

12/3,K/1   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0253102
*** UPS Hopes Loans Deliver Customers: Finance unit makes asset-based loans
    to new and small businesses**
American Banker - November 17, 2000; Pg. 1; Vol. 165, No. 222
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2,124

BYLINE:
BY HELEN STOCK

TEXT:
...president of the Commercial Finance Association, the trade
association of the asset-based lending and **factoring** industry.
    UPS, which reported $23 billion of assets and $27 billion of revenues
last year...

...with two Web technology companies -- Princeton eCom and
Bottomline Technologies -- the subsidiary is also developing **online** bill
payment **software** so that companies can **electronically** invoice their
customers.
    Asset-based lenders and factors are intrigued by UPS' new venture, and
...

12/3,K/2   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications

0242564
Comment: Don't Ignore E-Business' Human Factor
American Banker - October 12, 1999; Pg. 6\ ; Vol. 164, No. 196
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1,605

BYLINE:
By EDWARD KULKOSKY

TEXT:
...fabric of the business.
It is impossible to move from stage two to three without **factoring** in
people.
The reason is simple: The technology infrastructure might be fine, but the
service...frustrated, and
with a compelling reason to go elsewhere.
  Applications may stream in from the **Web** only to languish on the desk of
a
 processor   whose systems are only able to handle paper. As a result, the
so-
called "Web...

12/3,K/3   (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications

0162231
* Currency of the Internet Realm? So Far, It's Plastic
American Banker - September 21, 1995; Pg. 1; Vol. 160, No. 182
WORD COUNT: 1,047

BYLINE:
By JEFFREY KUTLER

TEXT:
...an issue raised anew this week when Netscape Communications Corp.
acknowledged a flaw in its **Internet** browser **software** . But improved data
encryption and related technologies are poised to fill the breach, Global
Concepts...

...after the successful completion of on-
line orders. Though buyers have given most of their **early   payment** votes
to
credit cards, they do express a desire for other options that might include
...

12/3,K/4   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00392903 65420035 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Opportunities in account aggregation
Mugavero, Patricia S; Negroni, Andrea Lee
Mortgage Banking, v61, n3, p64, 66+, Dec 2000 DOCUMENT TYPE: Periodical;
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,843

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   possibilities also make the entry of the mortgage industry into
aggregation enticing. Citibank's MyCiti **Web** site, for example, is
developing proprietary **software** to dispense financial advice to
consumers, according to a story in an October 2000 issue...

...payments to coincide with due dates and direct deposits, allowing
homeowners to take advantage of **early   payment** discounts for real
property taxes and providing other creative financial and moneysaving
functionalities.
      As a...

12/3,K/5   (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00389707 61217832 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Second mortgage
Schack, Justin
Institutional Investor, v34, n9, p40-49, Sep 2000 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4,247

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   started after they met in Palo Alto, California, in 1992, before

the commercialization of the **Internet** . They built their venture, Palo
Alto Funding Group, around **software** that Larsen had developed at
Stanford. Their system enabled loan officers to analyze mortgage products
...

...6 trillion last year. Year in and year out, industry experts anticipate
a steady flow, **factoring** out housing booms and busts, of about $1
trillion. But the huge national appetite is...

12/3,K/6   (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00369339 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Where would you like that ATM?
Wilson, Caroline
America's Community Banker, v8, n8, p18-22, Aug 1999 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02308

     (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   to hire a consultant to help it figure out exactly where to put its
ATMs, **factoring** in financial, geographic, market and demographic data as
well as surveys of customer behavior.Dave...any other data terminal, the
ATM has to connect to, and communicate through, a host **processor** . The
host **processor** is analogous to an **Internet** Service Provider in that it
is the gateway through which all the various ATM networks...

12/3,K/7   (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00340658 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online for a reason
Smolenski, Mary
Independent Banker, v48, n7, p60-61, Jul 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01024

     (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   Cross designed the site himself on nights and weekends, he could
have used an outside **software** firm or **Internet** -savvy student. As with
all outsourcing, however, taking the time to know who you're...

...site. At the same time, more comprehensive online renovations are also
in progress. For example, **factoring** will soon be added to Crestmark's
site and a complete redesign, done by professionals...

12/3,K/8   (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00333145 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Factoring gets a new face

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   year license, according to Bill Stuckey, the company's president.
    Four other offerings come from **factoring** vendors outside of the U.S.
These offerings include Factor/AS, sold by ECICS InfoTech...

...has over 15 users. Another is Highams Systems Services Group, London,
which vends the Highams **Factoring** System. Another is I-Factor, sold by
Hill Price Davidson, of the U.K., with over 40 clients. Finally, the
Singapore offices of KPMG Peat Marwick Management Consultants sells the
Factoring Information System, which is used by 20 customers.
    The basics
    What all of these vendors...
...common features, each software package has its own bells and whistles.
    By automating these functions, **factoring** software streamlines what
would otherwise be a very paper-intensive activity. "The software makes
factoring more cost effective to do, and it is the key to the success of
our...

...Community Bank, Chico, CA. "If you ask most banks, no one's really had a
 factoring department before," and the software enables the launch of such
activities, he says.
    Butte Community Bank inaugurated its **factoring** service in 1994, and
now the bank rakes in $165,000 **net** income per year. The bank uses
Distinctive Solutions' **software** , which Trombley notes paid for itself
within the first month after it was purchased in...

...within a couple of minutes, notes Trombley.
    The bank now works with 14 companies that **sell** their **accounts
receivable** to the bank. The total value of the accounts receivable in
Butte's portfolio is $2 million. Yet not all of this money is actually
outstanding. Butte's **factoring** service resembles other commercial loans,
which effectively let borrowers draw funds from a line of...

...of the total value of the accounts receivables.
    In essence, the bank is positioning its **factoring** services as an
alternative to lines of credit. "We go after people that qualify for ...
credit," explains Trombley. "We're willing to give higher lines of credit,
based on a **factoring** structure, than a nonfactor is. This is not the same
clientele as big factors go...

...types," or borrowers with less than stellar credit ratings. He points
out, "Banks are using **factoring** now differently than they used to. It's
almost like a hybrid. It's almost...

...a line of credit, but we call it accounts receivable financing."
    (Graph Omitted)
    Captioned as: **Factoring** In Technology
    Trombley continues, "If you market factoring correctly, and sell it as
a billing...

    12/3,K/9   (Item 6 from file: 268)

00306245   (USE FORMAT 7 OR 9 FOR FULLTEXT)
A tribute to the father of electronic payments
McEntee, Elliott C
Payment Systems Report, v12, n2, p2-3, Feb 1997 DOCUMENT TYPE: Newsletter
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01143

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   system. And, bank clearing float is no longer an obstacle to
corporate use of electronic **payments** .
     Prior to the 1970s, the use of Fedwire was, for all practical
purposes, limited to federal...

...central banks to develop similar systems. Today there are dozens of
countries with large-value **electronic   payment   systems** in operation.
     Although Governor Mitchell retired from the business world many years
ago, his vision...

 12/3,K/10   (Item 7 from file: 268)

00267367   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Seven new licences now to be granted
Anonymous
International Financial Law Review, v14, n7, p49, Jul 1995
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 00205

TEXT:
     ...efficiency. The new legislation will cover credit cards and lending
for hire purchase, leasing and **factoring** purposes. Securitization
derivatives, offshore banking, escrow accounts, **electronic   payment
systems** , municipality credit guarantee corporation and money-laundering
are also included. The laws will be enacted...

 12/3,K/11   (Item 8 from file: 268)

00134504
Receivables on tap: a major brewer sells preauthorized debits
Rutkowski, R.T.
Corporate Cashflow, v8, n5, p38, May 1987 LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT: Anheuser-Busch Companies, Inc. has used an **electronic**
preauthorized **payment   system** in dealing with wholesalers since 1982,
processing transactions through the ACH and giving wholesalers extra...

...significantly, while wholesalers get an extra day of credit, immediate

use of credits, discounts for **early   payment** and weekend float.

   12/3,K/12   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04571365
 The IT Hot List: Leading VCs Say Where the Smart Money is Headed
Alistair Christopher, Associate Editor
Venture Capital Journal
October 1,2000   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1828   RECORD TYPE: FULLTEXT

         (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
...early-stage, IT investor. DFJ deals with the inherent fluidity of the IT
sector by **factoring** this into their investment philosophy, so the firm
looks for companies that are changing the...

...to stop investing in health-care deals and, instead, focus solely on
early-stage communications, **software** and **Internet** companies. "We made
this decision because the returns in the IT sector are so good...focus in
Sierra's networking and telecommunications practice. The firm, which also
backs early-stage **software** and **Internet** companies, held a final close
on $500 million for its newest vehicle in late August...among VCs for the
new crop of application service providers, or ASPs, which can provide
software solutions that are hosted off-site and accessed via the **Web** , he
notes. Sierra's Wendell agrees: "Optical offers a tremendous leap forward
in capacity of...other VCs do.
   "It is a broad area, ranging from new cell phones for the **Web** to the
software behind them," he says. "Plus there is more than one kind of
wireless: there is...

   12/3,K/13   (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04567390
 BOTTOMLINE ENHANCES EBPP PLATFORM
Corporate EFT Report
June 7, 2000 VOL: 20   ISSUE: 11   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1758   RECORD TYPE: FULLTEXT

         (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...and
payables process, providing benefits to both trading partners. The
addition of
our universal payment **engine** enables NetTransact payers to engage in
online
trading with a wider variety of suppliers," explained Dan McGurl, president
and

CEO of Bottomline...financial services," Brennan says.
        One of these areas is likely to be the area of **factoring**   invoices for

billers. "In the supply chain I have a buyer and a seller relationship...
...goods and at that
moment a receivable is created. One of our products is a **factoring**
product or a
receivables financing product. What we'd like to be able to do...

   12/3,K/14   (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04561825
EVCJ Awards for 1999
Andy Thomson
European Venture Capital Journal
February 1,2000   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 5288   RECORD TYPE: FULLTEXT

        (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
...enabled the firm to raise a euros 150 million successor fund focusing on
communications and **web** -enabling **software** , with a greater emphasis than
the previous fund on **e** - **commerce** . The firm has also widened its
geographic focus, expanding beyond the Benelux region to a...

...educating a sceptical audience in the intricacies of a holistic approach
to asset-based finance. **Factoring** and invoice discounting were recognised
alternatives to traditional cashflow-based debt finance - BABC's offering
....

   12/3,K/15   (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04555708
TECHNOLOGY CORNER
ITEM PROCESSING REPORT
September 9, 1999 VOL: 10   ISSUE: 18 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 684   RECORD TYPE: FULLTEXT

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
        Small Businesses Gain Access To Imaging Services. The National
 Factoring Service, a provider of accounts receivable management and
locbox services for small- to medium-size...

...the Internet, say company officials. Terms of the deal were not
disclosed. (Gary Bryan, National **Factoring** Service, 800/253-6700;
James Cowen, Aquracy.com, 847/229-1717.)

New Module Aimed At...

...Alto, Calif.-based research firm
Killen & Associates. The study was commissioned by Xenos Group, an **e -
commerce** document presentment **software** company with U.S. headquarters
in Dallas. The **electronic** statement segment is emerging as one of the
fastest-growing components of this market, the...

12/3,K/16   (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04552498
PRIVATE BUSINESS
Avital Louria Hahn
IPO Reporter
June 28,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 251   RECORD TYPE: FULLTEXT

...The company's solution to these problems is called Business Manager and
is based on **software** , marketing services and **online   electronic**
transaction processing. One element of this solution is proprietary
software that enables the company's expanding network of over 1,100 client
banks to **purchase   accounts   receivable** from their small business
customers. The banks then process, bill and track those receivables on...

TEXT:
...The company's solution to these problems is called Business Manager and
is based on **software** , marketing services and **online   electronic**
transaction processing. One element of this solution is proprietary
software that enables the company's expanding network of over 1,100 client
banks to **purchase   accounts   receivable** from their small business
customers. The banks then process, bill and track those receivables on...

12/3,K/17   (Item 6 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04550548
PRIVATE BUSINESS
Robert Whiddon
IPO Reporter
May 24,1999   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 329   RECORD TYPE: FULLTEXT

...The company's solution to these problems is called Business Manager and
is based on **software** , marketing services and **online   electronic**
transaction processing. One element of this solution is proprietary
software that enables the company's expanding network of over 1,100 client
banks to **purchase   accounts   receivable** from their small business

customers. The banks then process, bill and track those receivables on...

TEXT:
...The company's solution to these problems is called Business Manager and
is based on software, marketing services and online electronic transaction
processing. One element of this solution is proprietary software that
enables the company's expanding network of over 1,100 client banks to
purchase accounts receivable from their small business customers. The banks
then process, bill and track those receivables on...

12/3,K/18   (Item 7 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04546323
INDUSTRY BRIEFS
ITEM PROCESSING REPORT
March 11, 1999 RE VOL: 10 ISSUE: 5 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 509   RECORD TYPE: FULLTEXT

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...and CEO
of ECHO. Magic brings those abilities to ECHO, which was among the
first **processors** to accept credit card payments over the **Internet** .
(Donna Camras, ECHO, 818/706-8999, ext. 3033.)

The St. Paul Gets Combo From Mellon...

...holding company with
headquarters in St. Paul, Minn., let it be known last week it
 purchased comprehensive **accounts** **receivable** hardware and software
from
Mellon Global Cash Management, a division of Mellon Bank Corp. [MEL...

12/3,K/19   (Item 8 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

00001568
**SOFTWARE LINKS BILL PAYMENT WITH ACCOUNTS PAYABLE ECPartners/Peachtree
Alliance Creates Electronic Check Product for Small Businesses**
CORPORATE EFT REPORT
August 7, 1996   VOL: 16 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 734   RECORD TYPE: FULLTEXT

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...product -- e-CHECK -- allows small businesses to use
Norcross, Ga.-based Peachtree's accounts payable **software** to transmit
payment information **electronically** and receive transaction
confirmation instantaneously.
     The companies' partnership seems logical. Both firms target

small- to...

...an enormous amount of remittance]
data, including which invoices are being paid, partial payments and
early   payment discounts."
      "We look at the number of payments going to the vendors. If it
appears...

...business is based on volumes. In addition, both companies are forming
partnerships with other payment **processors** and are developing **Internet**
and **electronic** data interchange (EDI) products.

Survey Says: Companies Want Electronic Checks

      A recent ADP survey found...more electronic services by the end of the
year.
      Products integrating concepts of EDI and **software** which will take
orders over the **Internet** is in its development stage. (Cheryl
Clayton, ECPartners, 770/925-0336; Doug Meyer, Peachtree Software...

```
Set     Items    Description
S1  ·  1470686    ENGINE? ? OR PROCESSOR? ? OR PROCESS???(1N)(CENTRAL OR PLA-
                  TFORM?) OR COMPUTER()PROGRAM? OR SOFTWARE OR (PAYMENT OR SETT-
                  LE? OR SETTLING)(1W)SYSTEM?
S2     3416616    (SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?)(1N)(INFO-
                  RMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR L-
                  INE()ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR
                  PROCUREMENT)()(ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3     2014460    TRANSLATION()ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT?
                  OR  ORGANIZ??? OR  REORGANIZ???
S4     5308023    VALUATION()ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR -
                  COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR -
                  VERIFY
S5      630601    RECONCILIATION()ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6       13609    FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?)(1W)ACCOU-
                  NT?()RECEIVABLE? OR (EARLY OR PRIOR)(N)PAYMENT? OR TRADABLE(1-
                  W)INSTRUMENT?
S7      109078    (B(1W)B OR BUSINESS(1W)BUSINESS OR E OR ELECTRONIC)()(COMM-
                  ERCE OR EXCHANG?)
S8     3325525    ON()LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC
                  OR ELECTRONICALLY
S9      188540    S1(10N)(S7 OR S8)
S10      15932    S9(4S)S2
S11         19    S10(4S)S6
S12         46    S10 AND S6
S13         78    S9(4S)S6
S14        226    S9 AND S6
S15         65    S14(4S)S2
S16         97    S14 AND S2
S17         51    S16 AND S4
S18         21    S17 AND S3
S19         37    S17 NOT PY>2000
S20         36    RD (unique items)
? show files
File  47:Gale Group Magazine DB(TM) 1959-2005/Jun 22
          (c) 2005 The Gale group
File 570:Gale Group MARS(R) 1984-2005/Jun 22
          (c) 2005 The Gale Group
File 635:Business Dateline(R) 1985-2005/Jun 22
          (c) 2005 ProQuest Info&Learning
File 476:Financial Times Fulltext 1982-2005/Jun 22
          (c) 2005 Financial Times Ltd
File 477:Irish Times 1999-2005/Jun 22
          (c) 2005 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2005/Jun 21
          (c) 2005 Times Newspapers
File 711:Independent(London) Sep 1988-2005/Jun 22
          (c) 2005 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2005/Jun 22
          (c) 2005 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2005/Jun 22
          (c) 2005
File 387:The Denver Post 1994-2005/Jun 21
          (c) 2005 Denver Post
File 471:New York Times Fulltext 19802005/Jun 22
          (c) 2005 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
          (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2005/Jun 20
          (c) 2005 St Louis Post-Dispatch
```

File 498:Detroit Free Press 1987-2005/Jun 21
        (c) 2005 Detroit Free Press Inc.
File 631:Boston Globe 1980-2005/Jun 22
        (c) 2005 Boston Globe
File 633:Phil.Inquirer 1983-2005/Jun 20
        (c) 2005 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2005/Jun 21
        (c) 2005 Newsday Inc.
File 640:San Francisco Chronicle 1988-2005/Jun 22
        (c) 2005 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2005/Jun 22
        (c) 2005 Scripps Howard News
File 702:Miami Herald 1983-2005/Jun 20
        (c) 2005 The Miami Herald Publishing Co.
File 703:USA Today 1989-2005/Jun 21
        (c) 2005 USA Today
File 704:(Portland)The Oregonian 1989-2005/Jun 21
        (c) 2005 The Oregonian
File 713:Atlanta J/Const. 1989-2005/Jun 19
        (c) 2005 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2005/Jun 22
        (c) 2005 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2005/Jun 22
        (c) 2005 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2005/Jun 21
        (c) 2005 The Plain Dealer
File 735:St. Petersburg Times 1989- 2005/Jun 19
        (c) 2005 St. Petersburg Times

05945589   SUPPLIER NUMBER: 66217096   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The "R" Technology Revolution: Relationships, Research, Revenue.(Industry Trend or Event)
Arnold, Stephen E.; Colson, Michael
Searcher, 8, 9, 36
Oct, 2000
ISSN: 1070-4795   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 9404   LINE COUNT: 00758

...   continues. AIT's Web site (http://www.arnoldit.com) provides links
to more than 600 **Internet** directories and search **engines** that index
content outside of North America. Within North America, the number of
search engines...

...mobile in a direction. The service then displays restaurants and
theaters along that vector.
       * Prompt **Software** -- a **Web** -based search-and-retrieval **engine**
that displays hits, extracts keywords and phrases, and generates an
abstract or synopsis of a...Web site such as Microsoft's or VerticalNet's,
they do not use a search **engine** created or operated by that **Web** site.
Instead, third parties have created the taxonomy and index. It is cheaper
for Webmasters...Ask Jeeves had about 12 million unique visitors -- or
about 400,000 a day. This **compares** to America Online's 2.6 million unique
visitors per day. AOL was the most...

...Jeeves looks at a question, like "What is the weather in Capetown, South
Africa?," and **matches** the question to a master list of 10,000 or so
questions that Ask Jeeves...Yahoo!. Ask Jeeves is not NLP-based on
sophisticated linguistic and statistical algorithms. Ask Jeeves **matches** a
query to a collection of canned answers. When a **match** is found, the
search is run. The company is upgrading its technology, but its importance
...

...the user relies on "multiple-keyword searches and the use of more than
one search **engine** ."
       However, based on the study of 33,000 **Internet** users picked at
random during the first quarter of 2000, 81 percent of Web searchers...

...success finding the information they were looking for." The sponsors of
the study were 13 **Internet** search **engines** , including AltaVista, America
Online , Ask Jeeves, Excite, Go, Google, GoTo.com, Hot-Bot, Lycos, MSN
Search, Netscape Search, Web...
...technologies are put are easy to understand. The consumerization of the
Internet has changed the **Internet** from a narrow communications channel to
a multifaceted one.
       Metasearch **Engines**
       Metasearch services allow users to enter a single query, which is
then passsd on to...

...provide preselected lists of search engines for particular types of
queries. One bundle of search **engines** works for news searches; another
set for **Web** searches, and so on. Bull's Eye offers more than 60
selections of search engines...

...company, Prompt Software (see Figure 8 on page 42). In addition to
querying dozens of **Web** indices, the **software** can be aimed at intranet

servers and special types of documents in Word or PowerPoint...

...can scan the alphabetical list, click on the precise term, and be
launched to the **Web** page where that term or phrase appears.
     Popularity **Engines**
     Popularity algorithms are used to determine what to index and
relevance. Stanford-incubated Google is...of users, sites, pages, or any
other metric one wants to use to measure the **Internet** .
     A Dartmouth College report claimed that search **engines** are
struggling to keep up with the new content and changes to existing Web
pages...

...www9.org/w9cdrom/264/264.html.)
     With an estimated 600 new pages added to the **Web** every minute,
search **engines** have two difficult task to perform rapidly. The first is
to index the new pages...construction zone, engineers build full-scale
service bureaus. These virtual back-offices perform insurance, banking,
factoring , and other mundane business functions for clients who want to
slash operating costs and reduce...offer. eBay has moved along a similar
path with a foray into guarantees, credit-card **billing** , and a print
magazine.
     Figure 12 is like a whirlpool sucking uses toward an "R...Webforia
may require users to register for some features. The company also offers
low-cost **Web** **software** utilities for managing links and generating
reports.
     Mixing
     With a wide range of clubs and...

...somewhat time-shifted. It lacks emotional and social bandwidth. The
innovators who thrive in the **Internet** 's ecology are interested in
software , systems, applications, and features that increase the warmth,
individualization, and richness of Web interactions.
     America...

NAICS CODES: 51121   **Software** Publishers; 514191   **On** - **Line**
 Information Services

20/3,K/2   **(Item 2 from file: 47)**
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05858930   SUPPLIER NUMBER: 63715362   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Prospector: A Multivendor, Multitype, and Multistate Western Union Catalog.
Bush, Carmel; Garrison, William A.; Machovec, George; Reed, Helen I.
Information Technology and Libraries, 19, 2, 71
June, 2000
ISSN: 0730-9295   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 9395   LINE COUNT: 00823

...   a physical or virtual union catalog. Each solution has benefits and
drawbacks that must be **balanced** against the mix of vendors, economics,
politics, and technical issues within a state. Prospector is...

...and public libraries in the areas of automation, joint acquisitions, and
other cooperative endeavors. Existing **online** catalog **software** enabled
patrons to easily search individual **online** catalogs, but searching
several catalogs was a tedious task requiring many steps. It has long...
than five million unique MARC records, with more than ten million item
records. Since the **receipt** of the grant, two participating libraries have

doing load **balancing** among the libraries with available copies.
    Once the patron request is forwarded to a lending...

...multiple formats, and load records from commercial electronic resources,
for example, netLibrary.
    * We must improve **matching** within the system and additional
enhancements to the Prospector Web site.
    * With growth of the...
...is maintained and that the loss and incorrect routing rate is within
acceptable limits.
    The **balance** of borrowing and lending will have financial impacts on
some of the participating libraries. Through...

...of Prospector activity in the interlibrary loan borrowing and lending
statistics will significantly alter the **balance** of payment for lending
among the Prospector libraries.
    Already Prospector has shown that it is changing behaviors. The
cooperation between libraries has been impressive. In member libraries,
staff are **factoring** Prospector into their plans and realizing that
keeping Prospector operations staff informed of problems is...no. 1 (1993):
5-11.
    (4.) Gary Pitkin and George Machovec, Colorado Union Catalog. Senate
Bill 96-197. Technology Grant and Revolving Loan Program. Excellence in
Learning Through Technology. December 1996...

...the present (and in the accompanying table), Prospector has been
configured to do random load **balancing** without the use of any precedence
tables to force document requests to one site or...

 20/3,K/3   (Item 3 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
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05520271   SUPPLIER NUMBER: 58050564   (USE FORMAT 7 OR 9 FOR FULL TEXT)
No Place To Hide.
Klinkenborg, Verlyn
Discover, 20, 12, 102
Dec, 1999
ISSN: 0274-7529   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 3939   LINE COUNT: 00302

...   future where those tools become interlinked. There was a time--only
as long ago as **Bill** Gates's first book--when the value of computers was
believed to lie mainly in...to each other. Ordinary users can track this
constellation of satellites with one of several **Web** sites or with an
appealing public-domain **software** program called Home Planet, which can
map any satellite you choose, GPS or not, against...

...GPS receiver can compute its position using basic trigonometry It can
also calculate velocity by **comparing** location readings taken at different
points in time.
    The real value of GPS begins to emerge when you consider a GPS
receiver's ability to **compare** where it is now with where it was moments
or hours or days ago. When...
...Earth's crust. A navigator's task has always been to plot his current
position, **compare** it with his previous day's position, and deduce from
those two points some idea...distance to a second satellite narrows the
location to a circle where two spheres intersect. **Factoring** in the
distance

20/3,K/4   (Item 4 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05436605   SUPPLIER NUMBER: 55744325   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Profile.(problems experienced by Market Insights to create a data warehouse
   for customer use)**
Asbrand, Deborah
Inc., 72
Sept 15, 1999
ISSN: 0162-8968   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 5095   LINE COUNT: 00388

...   specifically, a massive and sophisticated relational database.
Simple relational databases, like the ones used in **billing** and accounting
systems, pull up one record at a time and perform some operation on...To
Milano, who handles operations and technology for Market Insights, the
rudimentary setups were no **match** for the vast reservoirs of data that his
company processed. He was certain that only...

...and caregivers might stash their own facilities' data in Market
Insights' warehouse. Then they could **compare** their own stats with other
providers'. Maybe they would pick through the data to understand...

...smarter."
      They agreed that Market Insights would pay Bandt a modest salary and
foot the **bill** for the equipment. In exchange, once the system was up and
running and had reached...to juggle the voluminous amounts of data Market
Insights used. Bandt advised using a sophisticated **software** called an **on
- line** analytical processing tool, or OLAP. This added a new dimension to
Agent 24-7: unlike...

...users not only to pluck static data from the database but also to
analyze it, **factoring** in variables and producing a tailored set of
information. Agent 24-7's number-crunching...

20/3,K/5   (Item 5 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05433215   SUPPLIER NUMBER: 55675891   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**NTIS on the Web: Northern Light Versus Dialog Et Al.(U.S. Department of
   Commerce's National Technical Information Service Database)(Company
   Business and Marketing)**
Kassel, Amelia
Searcher, 7, 8, 10
Sept, 1999
ISSN: 1070-4795   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2421   LINE COUNT: 00205

...   major contender in the information industry. A hybrid between a
commercial information provider and a **Web** search **engine** , Northern Light
(NL) applies powerful technology that classifies information into Custom
Search Folders. Unlike other...

...the Northern Light thesaurus occur easily in its flexible system.
Besides the thesaurus, their search **engine** indexes every word from all

Web pages and from their fee-based Special Collection of more than 5,400 premium sources...

...form where you can also choose a date parameter. As an aside, NL has begun **factoring** the date into its relevancy ranking. A recent Web page or document moves closer to...certainly offer an obvious benefit, especially if you already know how to use them. When **comparing** usgovsearch to Dialog, this remains true. Indeed, for finding information more quickly or for greater...

...approach to government research.
    Conclusion
    At one time, the multi-file searching capability of traditional **vendors** justified **information** professionals continuing to use them over **Internet** search **engines** . This is basically still true. However, the NTIS Database, File 6 on Dialog, offers unique...

 20/3,K/6   **(Item 6 from file: 47)**
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05374528   SUPPLIER NUMBER: 54718182   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Service sites buckle up configurators.(online configuration
  services)(Industry Trend or Event)
Vaas, Lisa
PC Week, 16, 20, 79
May 17, 1999
ISSN: 0740-1604   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1842   LINE COUNT: 00150

...ABSTRACT: to configure and price intangibles such as travel, investing, real estate, insurance and financial services **online** . These new services are based on configuration **engines** from such vendors as Oracle Corp and Calico Technology Inc. Configuring services, however, can pose...
...   service gear. That leaves services companies two choices: Either eat dust from competitors' hot configuration **engines** , or climb on-board with **online** configuration and strap customers in.
    Safe at any speed?
    But before you run out to...

...and look at them with the relationship of one group, such as a customer's **bill** -paying history, **compared** to another group, like her employment, and perhaps how she's been paying her **bills** since that bankruptcy she had four years ago."
    Imitating human decisions entails combining rules with...

...rely on if-then decision making. If, for example, the customer has been paying her **bills** for four years, then a past bankruptcy will not necessarily disqualify her loan.
    And that...out, and it's not something you can do over the Internet."
    And even where **online** selling of services does take off, getting a configuration **engine** up on a site can actually be a good way to save jobs, said Bret...

...site, www.realtor.com. The engine lets visitors configure the home of their dreams by **factoring** in any of hundreds of real estate attributes, such as number of bedrooms, price, neighborhood...

20/3,K/7   (Item 7 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05339180   SUPPLIER NUMBER: 54195611   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Get In The Game.(public procurement opportunities)
Gallop, Gerda D.
Black Enterprise, 29, 7, 185(1)
Feb, 1999
ISSN: 0006-4165   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2936   LINE COUNT: 00244

...   you know how to play the game.
     In a two-part series, BLACK ENTERPRISE will **examine** where these
opportunities are in both the public and private sectors and instruct
entrepreneurs on how to successfully go after them. In Part 1, we **examine**
federal procurement: how to get started, where to go for help, you need to
do...stay competitive in the contracting arena, you must have the
capability to bid on contracts, **invoice** and accept payment for purchases
electronically via the Internet.
     As part of the move to...

...that provide pertinent information about procurement such as
solicitation lists and RFPs. To prepare for **electronic commerce** , find a
financial institution and **software** and hardware provider to create site
or **online** product catalog and establish a connection with your buyers.
(See "The Top Seven Tips For...through the 8(a) program, Symtech provides
technical vices for data analysis, technical maintenance and **software**
programs. tech maintains the Lunar Prospector **Web** site.
     Approximately 14.5% of contracts and subcontracts are awarded to
SDBs, representing $1.75...

...every two weeks or offering discounts. For example, Andrews might offer
1% or 2% off **invoices** for **early payment** . The downside is that you
lose a little profit, but you save the agency money...

...commerce network of select government agencies that issue requests for
quotations, receive quotations and issue **purchase orders** up to 5100,000
for contracts. 800-334-3414
     Procurement Marketing and Access Network (PRO- **Net**). An **electronic**
search **engine** for contracting officers, marketing tool for small firms
and link to procurement opportunities and information...

20/3,K/8   (Item 8 from file: 47)
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05334691   SUPPLIER NUMBER: 54186577   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to Finance Anything.
Inc., 371(1)
March, 1999
ISSN: 0162-8968   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3214   LINE COUNT: 00253

...   bankers slam the door in your face, contact all the major
credit-card suppliers to **compare** prices and options. As you would with a
bank, make sure you'll have opportunities...

...competitive with what most banks could--but wouldn't--offer many

fast-growing companies.
     9. **On - line** credit search **engines** are practically a dime a
dozen. (OK, so we exaggerate. But so do many of...

...at which it can credibly approach banks or professional investors for
funds, their lawyers will **examine** your corporate and capitalization
structure with a fine-tooth comb. Even in the best of...shelter their cash
flow from volatility abroad. Two time-tested methods still work well:
international **factoring** deals, for companies that are willing to pay a
fee in return for quick cash infusions without the hassles of collecting
receivables ; and letters of credit. One caveat here: given the severity of
economic problems in some...

...especially in countries like Brazil and Russia--it has become more
important than ever to **verify** the soundness of banks issuing the letters
of credit, as well as the financial health...

...to have a corporate partner in key regions helping you negotiate payment
terms and collect **receivables** promptly.
     The Right Contacts
     19. Capital intermediaries have been around a long time, and we...

  20/3,K/9   (Item 9 from file: 47)
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05251129   SUPPLIER NUMBER: 21149643   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Living room roulette.(online gambling)(Net Vs. Norm)(Business At Web
  Speed)(Forbes ASAP)(Industry Overview)**
Freedman, David H.
Forbes, v162, n7, pS35(5)
Oct 5, 1998
DOCUMENT TYPE: Industry Overview   ISSN: 0015-6914   LANGUAGE:
  English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3675   LINE COUNT: 00273

...   half a million bucks, and now even Germany is eyeing the
casino-licensing market.) The **software** gambling " **engine** "--everything
but the **Web** design--can be bought from any of several vendors for
$300,000 to $500,000...gamble. If I don't return within 60 days, I can
expect to forfeit my **balance** .
     The preparatory transactions go smoothly, and within a few minutes I
am playing the slots...

...can do nearly two pulls per second. Gambling the minimum 20 cents per
pull, and **factoring** in my occasional winning pulls, I calculate I am
losing money at the rate of...
...whole thing and sign off for good. All in all, I'd say the experience
compares to real casino gambling the way a slide show **compares** to a
movie.
     THESE CARDS ARE MARKED?
     After the boredom factor, the biggest problem facing...if the
government doesn't stop him.
     In July the U.S. Senate approved a **bill** that threatens anyone who
gambles online with fines of up to $1,500--or up...

  20/3,K/10   (Item 10 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)

05232641   SUPPLIER NUMBER: 20748018   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Go ahead: buy the dream.(new businesses; includes related articles)
Grover, Mary Beth
Forbes, v161, n12, p146(6)
June 15, 1998
ISSN: 0015-6914   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4235   LINE COUNT: 00316

...   of frozen concoction of fresh fruits and juices. Ross Garber quit
his job as a **software** executive, sank $10,000 of his savings into his own
Internet company and is now valued at some $9 million. Randall Lipps, an
industrial engineer, used...

...know the difference. But every year people spend $9 billion worldwide to
feed their pooches -- **compared** with $6 billion for baby food. Just a
small niche in that market would be...him to push ahead quickly with plans
to launch Vignette Corp., his Austin, Tex.-based **Internet   software**
company. It was November 1995. Hundreds of **Internet** startups were being
launched in the wake of Netscape's phenomenally successful IPO. No time...

...his first year Garber logged 100,000 air miles on behalf of Vignette,
which provides **software** to run **Web** sites.
      The money side went well. Eighteen months later he had landed $13
million in...delivery. As soon as he made a sale he turned it into cash at
a **factoring** outfit. That is an expensive way to borrow money but it
conserves scarce capital.
      It...

...But that isn't the point. There was no way he was going to get **Bill**
Gates' job, and running his own show means more to Williams than job
security or...loan risk for a bank than a brand-new business. There were
physical assets and **receivables** that could serve as collateral.
      The founder and owner was a woman in her 70s...

20/3,K/11   (Item 11 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)

05041483   SUPPLIER NUMBER: 20049777   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Right at home. (17 high-end and mainstream home PC, and three sub-$1,000
   PCs) (includes related articles on the editors' choice, a description of
   the categories, a price/performance index, the sub-$1,000 trend, the
   Apple Power Mac 6500/300 and benchmark testing)(Buyers Guide)**
Howard, Bill
PC Magazine, v16, n22, p127(20)
Dec 16, 1997
DOCUMENT TYPE: Buyers Guide   ISSN: 0888-8507   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 12515   LINE COUNT: 00940

...ABSTRACT: bundled software includes more than a spreadsheet and a word
processor. Seventeen home PCs are **compared** , along with three sub-$1,000
PCs. These systems provide all of the power and...
...   which gives you answers to commonly asked questions and provides
quick access to some preloaded **software** , including a custom **Web** browser
with 50 free hours of **Internet** Access (via GTE). HP's Support Center has
extensive tutorials as well as technical support...access, and speakerphone

buttons. The rest of its hardware features--processor and monitor size aside-- **match** those of the Multimedia R500. But the Platinum 3000, ostensibly a high-end machine, is...technology.

In addition to the traditional home PCs covered in our main roundup, we also **examined** three representative sub-$1,000 machines from Compaq, Everex, and Monorail.

Compaq's $999 Presario...article: Home PCs

The top home PCs in this roundup showed impressive performance that nearly **matched** that of corporate and professional PCs of the same CPU class.

What the Numbers Mean...were achieved with the aid of the Pentium II/300 CPUs that power these systems. **Factoring** out this CPU effect, the Maxtor 86480A8 Ultra ATA and Quantum Fireball ST disks found...sound with FM, two speakers, 24X CD-ROM drive.

Modem/telephony: 56.6-Kbps modem, **software** with **Internet** , fax, voice mail, speakerphone.

Business Winstone 98 score: 15.

Sub-$1,000 PC

Processor, cache...

...the monitor, 16X CD-ROM drive.

Modem/telephony: 14.4- to 33.6-Kbps modem, **Internet** , basic **software**

Business Winstone 98 score: 9.

Related article: Editors' Choice

High-end: Toshiba Infinia 7260, Dell...levels on our test unit kept us from rating it more highly.

Our Contributors: BILL **HOWARD** is an executive editor of PC Magazine. ROBERT S. ANTHONY is a senior staff writer...

...speaker system, DVD or 24X CD-ROM drive.

Modem/telephony: 56.6-Kbps modem, software **with** Internet, **fax** , voice mail, duplexed speakerphone.

Business Winstone 98 score: 20.

For reference: Highest Business Winstone 98...

20/3,K/12   **(Item 12 from file: 47)**
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04794064   SUPPLIER NUMBER: 19636611   (USE FORMAT 7 OR 9 FOR FULL TEXT)
A new remedy for buyers' remorse; Decision Drivers' knowledgebase tool
  helps overcome procurement pain. (Product Information)
Shein, Esther
PC Week, v14, n32, p73(2)
July 28, 1997
ISSN: 0740-1604   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1135   LINE COUNT: 00094

...ABSTRACT: base is built. Expert Choice only comes with a spreadsheet; Decision Drivers is stocked with **vendor** **information** in 15 areas and includes answers to numerous questions.
...   is costing a quarter of a million dollars to make the decision," in terms of **factoring** in travel, entertainment and worker hours, he explains. Typically, a procurement decision ties up between...

...only comes with a spreadsheet and no information. In comparison, Decision Drivers is stocked with **information** on **vendors** in 15 areas, including help desk, call centers, packaged applications, desktops,

laptops, **electronic** distribution **software** and systems management
products. Pricing runs anywhere from $8,000 to $35,000, depending upon...
...warranty and its ability to be a global partner--both issues that Frank
says were **validated** by Decision Drivers' knowledgebase. Both Compaq and
HP were eliminated early because "we didn't...

...t feel the tool helped us save any money," he says. "We needed it to
validate some of our assumptions, and it helped us narrow down our
decision."
        An IT official...

...Coast university, which employed Decision Drivers in its selection of
Platinum Technology Inc.'s Xfer **electronic** **software** distribution tool
in February, would use the **software** again--as long as the product being
evaluated is expensive enough to warrant the high...

 20/3,K/13   (Item 13 from file: 47)
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04758843   SUPPLIER NUMBER: 19396086   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**What if you gave an online party and everyone logged in? Or, how I stopped
    worrying and learned to love Intranets. (nine reasons for being
    comfortable with corporations interconnection between public Internet and
    local areas Web servers) (includes related articles)(Cover Story)(Cover
    Story)**
Solomon, Marc
Searcher, v5, n4, p34(6)
April, 1997
DOCUMENT TYPE: Cover Story   ISSN: 1070-4795   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 4712   LINE COUNT: 00402

...   It's as if every middle manager in America were suddenly expected
to decipher a **balance** sheet because they use Quicken at home."
        Why intranets? Making the Web Safe For Bureaucracy...listening too
much to themselves. In fact, using online search techniques to test
assumptions and **confirm** or deny internal conjecture is an implicit need
required by the many, possessed by the...

...supports electronic meetings to the exclusion of external content will
inevitably create more vacuums than **validations** . "Inside know ledge" is
self-limiting without the support of an outside perspective.
        Golden Opportunity...

...are not for absolute values, i.e., reference questions, but judgment
calls in need of **validation** . Customers look to reduce their sense of
insecurity -- the less doubt, the better. The info...

...reference interviews between info pros and their clients in the
knowledge discovery process. These exchanges **match** "the right questions"
with "the best answers" and help both parties define the right mix...

...connection between true information needs and the available means to
address them really emerge. By **factoring** such dialogs into the intranet
research function, three immediate payoffs emerge:
        * Removal of duplicate information...

...to maximize their value with respect to the goals of any task or

project.
        * Search **Validation** : "De"-randomizing the collection process for
intranet users, e.g., showing how their search results...
...Learned: Overlaying direct observation on top of external news and
research content in order to **confirm** or deny assertions or speculations
by colleagues, superiors, or clients.
        Competency #4: Search Clinics
        Black...

...forums can impart correct search techniques, e.g., by teaching the
capabilities and weaknesses of **Web** -based search **engines** and the
overlooked issue of interrogating site-specific engines. They can provide
an enterprising view...full professional advantage. Driven by this shared
understanding, intranets can become a real knowledge bargain -- **matching**
user need to content selection. Without it intranets become the world's
most expensive newspaper...senior professionals across the business
research discipline
        Product awareness, system experience, and contract negotiation with
information   vendors
        Accountable cost-recovery/ **bill** back options
        Proven customer needs analysis and relationship-building skills
        Info Pro Tasks as Intranet...right" questions, shaping reasonable
expectations, analyzing implications from external developments, and
adjusting the scope to **match** internal projects and initiatives
        Info Pro Baggage: Leave at the Door
        Self-containment -- refusing to...

...Besides access to the Citation Index databases, ISI can provide
subscribers with a layered server **software** architecture including a text
retrieval search **engine** , **Web** server **software** , CGI (Common Gateway
Interface) applications, and supporting **software** for data loading and
preparation. Customers must supply the necessary hardware and operating
systems **software** as well as **Internet** connections. Currently the system
supports several hardware platforms, including DEC Alpha (DEC UNIX), Sun
Systems...

   20/3,K/14   (Item 14 from file: 47)
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04749880   SUPPLIER NUMBER: 19437891   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ordering by E-mail. (Internet Tips)(includes related glossary of Internet
  buzzwords) (Internet/Web/Online Service Information)
Heim, Judy
PC World, v15, n6, p286(2)
June, 1997
ISSN: 0737-8939   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1579   LINE COUNT: 00124

TEXT:
     Is there a way to download **software** and information from the
Internet via e-mail? My **Internet** access is through Juno's e-mail-only .
service.
     Nigel Lee Burns, Internet
     Many users outside the United States can reach the **Net** only through
e-mail. Still, they're able to snag **software** off FTP sites, retrieve FAQs
(frequently asked questions) from Usenet newsgroups, capture text from Web
...

... **PO** - STING)
    You can also read Dr. Bob's Painless Guide to the Internet & Amazing
Thingsoffers subscribers free **software** and an e-mail-only **Internet**
link. The others require that you already have an Internet service and a
Web browser...

...numerous. In addition to the ads you may receive with each piece of
e-mail, **receipt** and delivery can be slow. Some of the services permit you
to receive only a...

...which uses the Rivest-Shamir-Adleman cryptographic scheme. RSA is based
on the difficulty of **factoring** large numbers and is as close to
unbreakable as a code can get. Pretty Good...

...also lets you add digital signatures, so the receiver of one of your
messages can **verify** that you sent it (see "Secrets of Encryption: A
Glossary of Buzzwords").
    Over the years...

...of Pretty Good Privacy from web.mit.edu/network/pgp.html or from PC
World **Online** (www.pcworld.com/ **software** _...

...decryption of messages. You can download PGPmail from www.pgp.com or
from PC World **Online** .
    * ViaCrypt $129 list, PGPmail for Windows $149.95; Pretty Good
Software ; 800/536-2664, 602/944-0773; www.pgp.com
    READER SERVICE NO. 651
    Find files...

...signature. A string of characters attached to an encoded message that
allows the recipient to **verify** the authenticity of the message. The
character string is a calculation based on the sender

 20/3,K/15   (Item 15 from file: 47)
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04731248   SUPPLIER NUMBER: 19327681   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The idea-mortality curve, table lookups, and more. (development of new
  concepts and inventions)**
Lancaster, Don
Electronics Now, v68, n3, p67(6)
March, 1997
ISSN: 1067-9294   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4044   LINE COUNT: 00307

...   in any table. Programs get executed. Data is accessed.
    Tables are examples of files, but, **compared** to the "anything goes"
of a general file, a table is usually shorter. Tables often...as few as 1.2
bits per character. Yet another sneaky trick is known as **factoring** . In
factoring , you split the problem up into repeated accesses of one or more
much shorter tables...

...a microprocessor's bit, nibble, word, and page boundaries form other
non-obvious compacting tricks. **Matching** address modes to the table is
also a good idea, as can be stuffing subroutines...

...on these concepts.
    Adobe's Newest Acrobat 3.0

Adobe Systems has just released their **net** friendly Acrobat 3.0. That **software** is a quantum leap over anything ever seen for delivering technical content on or ...Electronic Supply 6221 South Maple Ave. Tempe, AZ 85283 (602) 820-5411
Antique Radio Classified **PO** Box 802 Carlisle, MA 01741 (508) 371-0512
B&H Pro Audio 119 W 17th St. New York, NY 10011 (800) 947-1182
Fair Radio Sales **PO** Box 1105 Lima, OH 45802 (419) 227-6573
FI 30 Veranda Place Brooklyn, NY 11201 (718) 625-7353
Giltronics 220 Nalomeli Pl. Kapaa, HI 96746 (800) 682-2778
Glass Audio **PO** Box 876 Peterborough, NH 03458 (603) 924-9464
Handmade Electronics 124 S 12th Street Allentown, PA 18102 (610) 432-5732
Horn Speaker **PO** Box 1193 Mabank, TX 75147 (903) 848-0304
PAIA Electronics 3200 Teakwood Ln. Edmond, OK...

...AND NUMBERS
Adobe Acrobat 1585 Charleston Rd. Mountain View, CA 94039 (800) 833-6687
Aerocon **PO** Box 432 Los Gatos, CA 95031 (408) 450-0704
Batelle Pacific Northwest Box 999 RL...
...509) 372-4274
DTM 1611 Headway Cr., B2 Austin, TX 78754 (512) 339-2922
EDLCO **PO** Box 5373 Asheville, NC 28813 (704) 255-8765
EMC Test & Design 6300 S Syracuse Way...

...7300
Game Developer 600 Harrison Street San Francisco, CA 94107 (415) 905-2200
Joiners' Quarterly **PO** Box 249 Snowville Road Brownfield, ME 04010 (207) 935-3720
Microchip Technology 2355 W Chandler...

...4073
Ulrich's Dictionary 121 Chanlon Rd. New Providence, NJ 07974 (908) 771-7714
Woodcraft **PO** Box 1686 Parkersburg, WV 26102 (800) 225-1153
NEED HELP
Phone or write all your...

 20/3,K/16   (Item 16 from file: 47)
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04598249   SUPPLIER NUMBER: 18681678   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Stop wasting time. (tips for using technology to save time)
Broida, Rick
Home Office Computing, v14, n9, p59(6)
Sep, 1996
ISSN: 0899-7373   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3799   LINE COUNT: 00284

...ABSTRACT: an inexpensive personal scanner can offer a useful alternative. Other tips include ordering office supplies **on - line** , and using OCR **software** to convert a physical document to computer text. ...   machines. The solution: Send your messages via e-mail. It may seem a little impersonal **compared** with a phone call, but the people you're contacting are established clients. They're...

...giving your clients time to answer and you time to make any necessary scheduling adjustments.
     Factoring in such variables as phone tag and small talk, we determined that the average time...

...handling clients of his cave diving and underwater adventure business.
     Though Richbourg uses GoldMine (GoldMine **Software** , 800-654-3526; GoldMine's **Web** site can be found at http://www.goldminesw.com) for its address book, he also...reach of my customers."
     --Joanne Mitchell
     Joanne Mitchell used to manage calls to her medical **billing** and training business with voice mail, but she was frustrated with the number of messages...Fill out forms electronically rather than by hand.
     Forms--they're everywhere. Between the surveys, **invoices** , fax covers, and order forms, you can spend hours every week just filling in the blanks. But if you have a scanner, you can use **software** such as Caere's OmniForm (Caere's **Web** site is http://www. caere.com) to complete forms on your PC. Just scan the...

     20/3,K/17   (Item 17 from file: 47)
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04533309   SUPPLIER NUMBER: 18361006   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Say goodbye to MVS, say hello to OS/390. (IBM operating system) (includes related articles on mainframe/Internet migration and Open Edition MVS) (Product Information)
Simpson, David
Datamation, v42, n9, p44(4)
May 1, 1996
ISSN: 0011-6963   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2339   LINE COUNT: 00184

...ABSTRACT: licensing fees. OS/390 2.0 will include features unavailable in the first edition, including **Internet** functionality and features for open system connectivity. Numerous IBM **software** clients are waiting to ensure that third-party integration with OS/390 is smooth before...
...   time than from reduced licensing charges. "Customers may (mistakenly) view cost savings as their total **bill** going down, and in some cases that won't be true. The big savings are...

...systems planning at The Clipper Group, a consulting firm in Wellesley, Mass., advises not just **comparing** licensing costs of your current setup versus an OS/390 configuration, but also **factoring** in the resources you're currently spending on upgrading, integrating, and testing MVS components. "One....

     20/3,K/18   (Item 18 from file: 47)
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04235019   SUPPLIER NUMBER: 16871264   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Working capital: a growing company's guide to raising, managing and protecting cash. (includes related information)(Special Advertising Section)
Inc., v17, n6, p35(5)
May, 1995
ISSN: 0162-8968   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2391   LINE COUNT: 00199

...ABSTRACT: working capital because of the limited amount of resources.
Rich investors, selling or borrowing against **receivables** , leasing
equipment and keeping inventories low are some of the ways working capital
can be...
...   perseverance, since few are well known even in the investment
community.
        When Terrye Clear and **Bill** Donahue went out looking for $100,000
for their new construction-equipment business in Pueblo...

...50 and a commitment fee of 0.5% of the preapproved-loan amount.
        Leverage Your **Bills**
        The net worth of many small companies is tied up in outstanding
customer **bills** . Entrepreneurs can tap into this equity by borrowing
against it or selling the **receivables** outright, a process known as
factoring .
        Asset-based lenders essentially make loans against accounts
receivable or the value of inventory or...

...to as high as 50%, depending partly on the size and riskiness of the
loan. **Factoring** companies, by contrast, actually buy your **receivables**
at a discount of 5% to 11.5%, depending on the size of your **invoices** and
how long they remain outstanding.
        ·Lease to Win
        Leasing lets a company get needed...

...cost of purchasing the computers, including credit-line interest charges
and tax depreciation.
        Then they **compared** those figures with the cost of leasing the same
equipment. "It turned out that leasing...

...Having lots of inventory on hand can enable a company to ship out orders
-- and **bills** -- promptly. But let the merchandise sit too long and it
ties up badly needed capital...be to minimize days sales outstanding, the
average time it takes customers to pay their **bills** . By streamlining
administrative procedures, a company can speed up the task of sending out
bills , thereby generating cash faster. Prompt phone calls to overdue
accounts can improve collections considerably, and...

...you take in is your company's to use until it is needed to pay **bills** .
Even if that time spread is only hours and days, that can add up to...

...At bottom, that means having the wherewithal to finance growth and the
cash to pay **bills** when they come due. By knowing how to acquire, manage
and preserve this scarce resource...business information on millions of
companies right from your personal computer. Dun's Direct Access" **software**
 gives you **online** access to D&Bs vast information base so you can
download the information you need...

    20/3,K/19   **(Item 19 from file: 47)**
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04146121   SUPPLIER NUMBER: 16298292   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Upgrades that pay. (includes related articles on cost-justifying monitor,
   CPU and memory upgrades, determining return on investment) (tests reveal
   which upgrades are most useful)
White, Ron

TEXT:
        ...2MB of RAM--never mind that Windows runs like a snail . . . . When
you submit a **purchase   order** for a bigger monitor, the comptroller says
if he can get by with a 14...
...   know we could be 10.4 percent more productive if you'd just sign
this **purchase   order** ? Here! These numbers prove it!"
        Even if the ROI argument isn't compelling, there are...

...We calculated the value of the time saved as the workers completed their
tasks and **compared** it to the costs of the upgrades. Because we wanted to
emphasize speed and ease...

...generated slower paybacks than less expensive upgrades. Most important,
you can't assume anything without **factoring** in the kind of work being
done on the computer you're upgrading.
        The Big Picture
        There's a luxury to bigness--the comfort of an overstuffed chair
compared to a kitchen stool, the expansiveness of a Lincoln Town Car
compared to a Ford Pinto, the power of a heavyweight champ **compared** to a
flyweight.
        But if you're talking about a PC monitor, does bigger mean...the
larger monitor and Super VGA card.
        The usability testers' comments echoed our numeric results. **Compared**
to one administrative assistant's tepid endorsement of the larger monitor,
a management tester couldn...
...believe they're working more efficiently with a larger monitor,
illusions don't pay the **bills** . But don't forget, they will gain such
benefits as a more comfortable set of...

...and 31 percent with a Pentium. Although the managers' increase in
productivity with a 486 **matched** that of administrative assistants at 35
percent, they gained the across-the-board best increase...

...manager's 12-month payback was greater than that of the number
cruncher--$11,514 **compared** to $10,415. For the administrative assistant,
the productivity gain was greater than the number...Surprisingly, using
16MB of RAM for a number cruncher barely made a difference in productivity
compared to 8MB. Where 8MB provided a 12 percent increase for the number
cruncher, 16MB was...points out one of the dilemmas of technology upgrades
faced by service businesses. "We only **bill** for our time, so I have to be
careful. When we save time, we can...

...I need Pentiums on every desk."
        One advantage of saving time--even for companies that **bill** their
time--...the productivity increases determined by our testing for the type
of tasks that most closely **match** your own.
        ROI Formulas
        Time for Upgrade to Pay for Itself:
        Time = Cost/(Hours You...so fast you'll likely have earned back the
memory before you even pay the **invoice** for it. In addition to saving
time, you'll increase worker satisfaction by reducing frustrating...

...department manager, is still trying to cost-justify virtual reality.
        Top Buys: How the Upgrades **compare** to each other
        Finding Value: Inexpensive enhancements with a high rate of return

through improved...

...memory manager. A high-speed modem can cut the high fees that go along with **online** computing, and front-end **software** will make navigating your system easier and faster.

 20/3,K/20   (Item 20 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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03459921   SUPPLIER NUMBER: 08719946   (USE FORMAT 7 OR 9 FOR FULL TEXT)
GUI fallout will hamper handicapped. (graphical user interface)
Bell, Jack; Young, Marilyn
Personal Computing, v14, n8, p17(1)
August, 1990
ISSN: 0192-5490   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5441   LINE COUNT: 00508

...   Investor MacPack ($159 through August) for the Macintosh includes Hayes's Personal Modem 2400plus, Smartcom **software** , and a Schwab **on - line** brokerage account.
        The service enables Mac users to place buy and sell orders for stocks ...of more than 6 million units.
        According to an analysis done by Seikosha, laser output (**factoring** in the cost of consumables) costs from 3 to 4 cents per page **compared** with.01 cents per page for dot matrix output. "Especially for internal documents, people have...

...s sales of dot matrix printers doubled in the December 1989 through April 1990 period, **compared** with 1 year ago.
        Inevitably, the market share for dot matrix printers will decline as ...

...research firm, estimates that 3.6 million dot matrix units will be shipped in 1994, **compared** with 5.2 million in 1989. But, says Peter Bergman, director of printer marketing for...system can transmit the code by phone to the Identifax center, where it win be **matched** with registration information on file.
        To ensure police cooperation, Identifax is sending information to 16 ...

...PCs have revolutionized the way law firms prepare briefs, research legal precedents, and of course, **bill** clients.
        In a survey of its 1,000 subscribers, the Computer Counsel newsletter found that...

...Calendaring   40.2

    Word Processing   40.2

    Form Generators/Expert Systems   39.1
        Time And **Billing**
                                          27.6

    Spreadsheet   26.4

    Probate/Estate Planning   20.7
        Tax Preparation And Planning   14

...

...a day. The charge to the user, which will appear on the user's phone
bill , is $2 a minute. The service is available from 8 a.m. to 5 p...the
U.S., garnered 50.1 percent of their total revenue from sales abroad. That
compares with a 48.4 percent share realized in 1988. Domestic sales grew
by only 3...been sent to prison for as long as five years and fined
$250,000.
         SUPPORT **BILL** WITHDRAWN IN CALIFORNIA: Under intense lobbying
pressure from the California-based high-technology industry, Assemblyman
Tom Bane (D-Van Nuys) recently withdrew a **bill** that would have required
hardware and software manufacturers to clearly display their support,
service, and...

  20/3,K/21   (Item 21 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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03018115   SUPPLIER NUMBER: 05141612   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Medallion Business Series. (Software Review) (high-end accounting software
  from Timberline Software) (evaluation)**
Gellis, Harold C.
PC Magazine, v6, n15, p226(3)
Sept 15, 1987
DOCUMENT TYPE: evaluation   ISSN: 0888-8507   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9353   LINE COUNT: 00744

...   charges, and debit and credit adjustments.
     Accounts Payable can handle entering purchases; printing checks and
invoices , account status reports; making full, partial, and direct
payments; and voiding **invoices** and checks.
     Error handling during data entry is cumbersome. If you discover an
error immediately...

...debit and credits from being posted to the general ledger if they are
not in **balance** . But if you select this desirable option and make an error
during data entry, the...
...hard copy listing of the transactions to help you discover The error.
You must first **balance** debits and credits, perhaps with a plug figure. If
you do not select the Force...

...error but introducing the possibility of posting a group of transactions
that are out of **balance** .
     To delete erroneous entries to customer or vendor accounts in the
Accounts Receivable and Payable...

...delete each transaction individually.
     REPORTING OPTIONS
     Medallion's General Ledger produces a standard income statement,
balance sheet, and statement of changes in financial position. Screens
preconfigured with fields such as column...

...chart of accounts. The setup and edit screens provide for a full year's
account **balance** history, as well as the current-month and year-to-date
budget.
     You can enter...

...modules. MICA can make journal entries to past and future periods, and
the number of **line** **items** allowed is adequate. The program asks if the

amount is a debit or a credit...to the Accounts Receivable program is that it allows only one sales distribution for each **invoice** . To get around this limitation, Micro Associates offers a Sales Invoicing module, which also lists...

...only, uses inconsistent phone number formats, and allows the deletion of an account with a **balance** in the General Ledger.

While the MICA Accounting Series is easy to set up, works...

...for each account: current year, prior year, budget, and memo. These records enable you to **compare** actual current- and prior-year monthly with year-to-date information, current-year budget with...

...detail or summary posing to the General Ledger.

The Accounts Receivable module can prepare detailed **invoices** with general ledger distribution by **line   item** . It can also extend the price of items on the basis of the number of...

...module does not automatically compute and account for cash discounts, and you cannot print an **invoice** more than once unless you reenter the **invoice** information.

The Accounts Payable module has a good 1099 reporting capability and a check reconciliation feature. General Ledger account designation can be by **line   item** , and each line can have a distinct comment that appears in the General Ledger. Both The Accounts Payable and the Accounts Receivable modules come with standard **invoice** - and check-printing formats, but you cannot change them without customization from the company.

CUMBERSOME...capabilities. - Oliver L. Wright

(Most Valuable Partner), a $495-per-module accounting program from Cascade **Software** , gives its users a friendly and colorful menu, cursor-sensitive **online** help, search functions, screen swapping, and a slick translate facility.

Applications installation is menu driven...

...enter budgets only for income and expense accounts.

MVP comes with a detail and summary **balance** sheet, income statement, prior-year comparison, and year-to-date budget comparison. General Ledger accounts...

...the standard voucher entry and edit, as well as selection of vouchers for payment by **invoice** number, **invoice** date, or due date. It allows manual entries and lets you void checks. The vendor...

...Vouchers, Paid Vouchers, and a Check Register.

MVP's Accounts Receivable module is called "The **Billing** System." It includes order entry, invoicing, cash applications, deposit reporting, sales analysis, and statement generation. Customers may be set up on anopen-item or **balance** -forward basis, and you can define whether a customer is to be charged late fees, given discounts for **early   payment** , or be sent a statement. You may set up product IDs to cut sales orders...

...and Accounts Receivable accounts, as well as the Inventory and Cost of Sales accounts.

The **Billing** System also has several output options. You can print **invoices** , statements, and a number of reports including order confirmations, aging schedules, open **invoices** , deposits, sales analysis, and a sales tax summary report.

MVP's documentation is accurate, but...type chosen and its order in the chart of accounts, General Ledger can generate a **balance** sheet and income statement.

set of income statement options (like...
...quickly anytime you request diem.
  The full-featured Accounts Payable module accepts prepaid and unpaid
invoices , allows payment by either handwritten or computer-printed checks,
and handles automatic generation of recurring...

...provide different analyses. The check reconciliation feature tracks
cleared arid uncleared checks and checking account **balances** . But the
Accounts Payable module lacks a report-writing capability.
  Software A La Carte's Accounts Receivable module is an open-item
system that permits you to enter **invoices** and lien enter transactions
later against each **invoice** ; to specify payments, credit or debit memos,
cash or credit card payments; and to make other adjustments. The program
tracks the **invoice** until the **balance** on the **invoice** is zero. It can
use various aging categories and methods for printing different **invoice**
formats.
  Additional modules include Payroll, Bank Reconciliation, Inventory,
Order Entry, Sales Analysis, and Mailing List...
CAPTIONS: Screen display: templates using Medallion Business Series.
(table); Fact file (**vendor**   **data** , pricing, description - Medallion
Business Series). (chart)

  20/3,K/22   (Item 22 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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02659123   SUPPLIER NUMBER: 03710911   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The bottom line on accounting software.
Guttman, Michael K.; Frankel, David
Computers & Electronics, v23, p64(6)
April, 1985
ISSN: 0745-1458   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 3024   LINE COUNT: 00243

...   accounting modules. The general ledger is used to maintain a chart
of accounts and account **balances** , make bookkeeping journal entries, and
print financial statements. Some businesses require only a general ledger
...

...do you group your accounts? For example, do your income and expense
accounts precede your **balance** sheet accounts? Do you group all your
income and expense accounts together or do you...

...consider the type and format of financial statements you require. You
probably need to print **balance** sheets and profit and loss statements; but
do you need only monthly and annual statements? How about quarterly
statements? Do you need statements that **compare** figures for different
periods or that **compare** actual versus budgeted amounts? Do you need a
column on the profit and loss statement that shows the percentage of total
income and expenses attributed to each income and expense **line** **item** ? Do
you need more sophisticated analysis, such as a statement of changes in
financial condition...out in a timely fashion and also help you identify
nonpayment quickly.
  Open Item VErsus **Balance** Forward. Many **receivables** software
systems store each customer's purchases in detail until paid ("open item"),
while some just summarize the detail at the end of each month, carrying
forward only the total **balance** for the customer (" **balance** forward").
The open item method is more complex, requiring that each payment be
credited specifically...

...all customers. Others allow you to make the choice separately for each customer.

Invoicing. All **receivables** systems allow you to print monthly statements to customers, listing charges and credits. Some systems also allow the printing of **invoices** for individual purchases--if you send out many **invoices** , this may save time. If you choose such a system, be sure that it allows you to record handwritten **invoices** , too.

Printing by Zip Code. Another feature that may help you cope with numerous **invoices** and statements is a system's ability to print documents in zip code order so...

...also prints customer mailing labels.

Late Charges. If you impose a late charge on overdue **balances** , you need software that at least allows you to enter such charges as extra debits...

...or the overdue definition.

Discounts. If you allow cash discounts to customers who pay their **bills** promptly, your software should either allow you to calculate discounts yourself and enter them as...

...able to specify the discount rate and to define, in days, the period following initial **billing** during which the customer is eligible for a discount. Most systems that allow discounts use...

...of discounts taken. This latter approach is called the net method. If you use the **net** method you may have difficulty--unless your **software** can be properly modified.

Credit Limits. Do you maintain credit limits for individual customers? If...

...for each customer but allows you to override the limit if you so desire.

Prefssional **Billing** . If you sell services rather than products, many of the systems on the market will be inadequate, especially if you want the system to print **invoices** . Most systems rigidly insist on structuring **billing** items in terms of quantity sold and price, rather than time spent and rate. In such cases your **invoices** will look embarrassingly inappropriate.

Billing for medical servics presents special complications because of the need to handle insurance **billing** and reimbursements. Generic accounting systems do not come close to addressing these problems. If your organization proffers medical services, you'll need specialized **billing** software.

Interface to Other Modules. Accounts receivable functions are often integrated with other functions, notably...

...for instance, record a sale with the computer acting as a smart cash register. A **receipt** is printed, entries are made to accounts receivable (if the purchase is on credit), and inventory is relieved.

Order-entry systems allow sales orders to be entered. They usually print **invoices** and packing slips for items that have been ordered and are in inventory. Some even automatically create **purchase** **orders** to suppliers of ordered items that are not in inventory, functions that are useful to...

...packages generally interface accounts receivable to the general ledger by posting journal entries that reflect **receivables** activity. Some systems post journal entries to reflect each transaction while others post only summaries...cash (rather than the accrual) accounting method, alert your consultant (if you have once)--most **receivables** -to-general ledger

interfaces assume the accrual method is being used.
    Accounts Payable
    Keeping a tight handle on your **bills** can improve your cash flow by
letting you ake advantage of discounts for **early** **payment** and avoid late
charges. Accounts payable software allows you to know the exact status of
all outstanding **invoices** , including discount terms and due dates. You
pick the **invoices** you wish to pay, and the computer records your
payments.
    Check Writing. Many payables systems...

...Cash Flow Management. Some systems can automatically analyze discount
and late-charge terms and prioritize **invoices** for payment. You should be
able to override these priorities. Remember, too, that these systems...

...suitable for use in wholesale and manufacturing businesses. If your
inventory system is not precisely **matched** to your method of doing
business, you may soon wish you had never automated.
    Retail...

...to maintain back orders nad define reorder points for each item. Some
systems automatically create **purchase** **orders** for back-ordered items.
    Some retail businesses need to track every item in their stores...

 20/3,K/23   (Item 1 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01979926   Supplier Number: 66025060 (USE FORMAT 7 FOR FULLTEXT)
**Banks Move Slowly Toward Electronic Billing : First Union works with
    eCredit.com, but few others focus on encouraging online financial
    settlements.**
Quinn, Lawrence Richter
American Banker, v165, n196, p16A
Oct 12, 2000
ISSN: 0002-7561
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2433

**Banks Move Slowly Toward Electronic Billing : First Union works with
    eCredit.com, but few others focus on encouraging online financial
    settlements.**
...   competitors may find ways to cut costs internally as they refocus
paper-intensive lending and **payment** **systems** on the **electronic**
marketplace.
    "Overall B-to-B market growth will be exponential just because
there's nothing...
...rethink some of the most paper-intensive payment products and services
now available - those involving **factoring** (yes, **factoring** is a bank
product), letters of credit, and foreign exchange.
    Why? Nonbanking competitors such as...also like interest-free online
"float" periods that mirror those available offline. Finally, they want
bill presentment and approval tied electronically to a company's accounts
receivable and accounting systems. Few...

...purchases something, the customer can go anywhere from 45 to 90 days
without paying the **bill** , and that doesn't really exist in the Internet
world," Ms. Alexander said.
    "Today in...

...the product is shipped, and treasurers are saying, 'We don't want to
lose that ' **bill** me' functionality,' the trade credit they've enjoyed."
        In terms of encouraging online settlements, Ms. Achorn said,
billing electronically, and tying into corporate accounting systems is
more important than offering a broad array...

...exists between the procurement cycle and actual settlement," she said.
"You need to get the **invoice** and the accounts receivable all tied
together."
        Others agree. "How banks interface with SAP, the...us, they'll see
information about what voices are outstanding at a particular company,
what **invoices** have been paid, which ones are in progress - in short,
information that hasn't been...

...credit," he said. "In essence the seller is putting this on his or her
own **balance** sheet and assuming all the risks. Banks may be able to
capture some of this, because corporations would love to get these
transactions off of their **balance** sheets."
        The key question, he said, is whether banks will lend money at the
same...

...it's not clear that the banks will want that business or be able to
match the pricing."
        For the moment, Mr. Srinivasan said, it is sufficient that banks
are studying...

 20/3,K/24   (Item 2 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01896378   Supplier Number: 61873102   (USE FORMAT 7 FOR FULLTEXT)
The IRS Tries To Be Card-Friendly.(Brief Article)
Credit Card Management, v13, n1, p8
April, 2000
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 896

...   the service. Also, users of Mountain View, Calif.-based Intuit
Inc.'s Turbotax tax-preparation **software** can file and pay taxes
electronically with a Discover card. Filers pay a similar fee in that
program.
        In March, the...

...fee, those who use their cards will also see interest accrue on their
unpaid tax **bill** from the day they charge, unless they pay the **bill** in
full at the end of the month.
        Big Charges
        IRS statistics seem to indicate that the most avid users of the card
programs are those with large tax **balances** . The average charge on a
credit card was $3,448 for 1998, and Barr notes...

...card payments had been made in 2000 with a total value of $4.88 million,
 compared to 1,236 payments worth $1.13 million at the same time last
year. Barr...

...for OPC says that "historically, we know from the test program that most of the **balance** -due payments ended up coming in the last seven days before tax day."

    The spokesperson speculates that those who have made **early payments** may have done so in order to obtain airline miles or other benefits from their...

...Discover Financial Services Inc. plan to include promotional materials for the IRS programs in upcoming **billing** statements. As a result of the increased publicity, Barr predicts that the IRS "could end...

...couple of hundred thousand" card payments this year.
    Still, that number is infinitesimally small when **compared** to the estimated 37.5 million tax returns on which filers will owe a **balance** this season. It seems that most Americans aren't yet willing to pay the price...

 20/3,K/25   (Item 3 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01838215   Supplier Number: 58628780 (USE FORMAT 7 FOR FULLTEXT)
NADA convention exhibitors for 2000 (cont).
Automotive News, v74, n5857, p60i
Jan 17, 2000
ISSN: 0005-1551
Language: English   Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 1711

...   Keyless entry and security products and programs for CSI and customer retention. billduffy@worldnet.att. **net** Omnia Group Inc. Booth 2738 Tampa, Fla. Employee selection **software** . bbauer@omniagroup.com On-Course Marketing LLC Booth 2455 Alpharetta, Ga. Golf premium for promotional...

...Fort Myers, Fla. LeaseScan is a PC-based program updated daily by modem to compute, **compare** , display and print lenders' payments and programs. nick@leasescan.com Personnel Survey & Research Group Booth...

...deltanet.com Profit Monster Data Systems LLC Booth 361 Merrit Island, Fla. Profit Monster PC **software** . nhuhta@digital. **net** Profitware USA Inc. Booth 917 South Plainfield, N.J. Virtual F&I Manager presents F...

...best.com RC Evans Software & Training Booth 481 San Juan Capistrano, Calif. Business development center **software** . robertevans@ **net** -star. **net** Red Kap Image Apparel Booth 2662 Nashville, Tenn. Dealership image programs for Chrysler, Ford, General Motors, Toyota, Lexus, Nissan, Audi, Volkswagen, Porsche and Infiniti. Regions Interstate **Billing** Service Inc. Booth 2643 Decatur, Ala. **Purchases accounts receivables** from auto dealers from their parts and service **invoices** on a non-recourse basis. regionsibs@regionsibs.com Relaxor/JB Research Inc. Booth 3271 Massage...air and hot water. mason@shennmfg.com Showroom Solutions Booth 509 Arlington, Texas Business development **software** . mtraner@airmail. **net** Shure Manufacturing Corp. Booth 1749 Washington, Mo. Provides workbenches, carts, desks and furniture. sales@shureusa...

 20/3,K/26   (Item 4 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

01794302   Supplier Number: 55669792   (USE FORMAT 7 FOR FULLTEXT)
Where Would You Like that ATM?
Wilson, Caroline
America's Community Banker, v8, n8, p18
August, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2463

...   ATM on site can increase sales. Studies show that in-store ATMs
which dispense $20 **bills** can increase store sales by over 8 percent;
in-store ATM's which dispense $10 **bills** can boost sales by more than 15
percent.
       Most retailers like to have an ATM...

...to hire a consultant to help it figure out exactly where to put its
ATMs, **factoring** in financial, geographic, market and demographic data as
well as surveys of customer behavior.
       Dave...sites that will be profitable and support the checking
account. We use a model that **compares** income with expenses.
       ACB: What locations have you chosen?
       HP: We have some in workplaces...

...any other data terminal, the ATM has to connect to, and communicate
through, a host **processor** . The host **processor** is analogous to an
Internet Service Provider in that it is the gateway through which all the
various ATM networks...

...that the cardholder can tell the bank what kind of transaction is
required (cash withdrawal, **balance** inquiry, etc.) and for what amount.
Also the bank requires the cardholder's personal identification ...color
LCD. In addition to the speaker and the display screen, an ATM has a
receipt printer to provide the cardholder with a **receipt** of the
transaction, and the fourth output device which is actually the heart of an
...

...that contains the cash.
       The cash dispensing mechanism has an electric eye that counts each
bill as it exits the dispenser mechanism. The **bill** count and all the
information pertaining to a particular transaction is recorded in a journal
...

...host processor's responsibility to resolve the dispute.
       Besides the electric eye that counts each **bill** , the cash dispensing
mechanism also has a sensor that evaluates the thickness of each **bill** . If
two **bills** were stuck together, instead of being dispensed to the
cardholder, they would be diverted to a reject bin. The same thing would be
true for a **bill** that was excessively worn, or torn, or folded. The
suspect **bill** would be diverted to the reject bin.
       Provided by Jim Bowen of International Merchant Services...

...of the dispensed cash staying at the club. Retail location ATM machines
that dispense $20 **bills** increase store sales by over 8 percent.
       Provided by the ATM Connection, www.atmd.com...

20/3,K/27   (Item 5 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
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01721766   Supplier Number: 53617359   (USE FORMAT 7 FOR FULLTEXT)
High-tech systems look to head off restaurant shrinkage.
Rubinstein, Ed
Nation's Restaurant News, v33, n2, p3(1)
Jan 11, 1999
ISSN: 0028-0518
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1468

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...ve generated, and the greenbacks in the cash drawers might jive
perfectly with the paper **receipts** . Yet, while some operators may not know
it, and if they do, are not apt...
...   like satellites, analog, cellular and ISDN phone lines, T1
connections, LAN/WAN networks and the **Internet** . Also, VisionTech's
proprietary **software** sports a multiplexing feature that allows users to
preprogram and view up to eight camera...

...detects and stores predetermined exceptions like refunds and voids and
then overlays the associated register **receipts** onto the video monitors.
      A standard POS/EM system consists of a 486 PC with...franchisee based
in Springfield, Mo. "We extend our centralized systems to identify
potential problems."
      By **examining** the real-time transaction logs for any one of its 57
restaurants at headquarters, Twitty...

...said they stole an average of $165.00, up 105 percent from the previous
year.
      Factoring in an 80/20 rule in which 80 percent of a chain
restaurant's employees...

...store comes in under a predetermined shrink number, usually as a
percentage of revenues, the **balance** is given back to employees in the
form of cash bonuses.

 20/3,K/28   (Item 6 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01710131   Supplier Number: 53450121   (USE FORMAT 7 FOR FULLTEXT)
Who has the hook-up?(banks' use of Web sites to reach customers)
Gore, Jennifer Porter
Bank Marketing, v30, n11, p24(6)
Nov, 1998
ISSN: 0888-3149
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3007

...   the ability to actually conduct transactions over the Web, such as
account lookup and automatic **bill** payment. Roughly 220 of the banks noted
in the FDIC survey have such transactional websites...

...Digital found the Fleet National Bank website received the most user

hits during the period **examined** . This means the bank beat popular banks like Wells Fargo and Citibank - two banks known...

...draw as many hits through HotBot.
     "There's a combination of things that probably are **factoring** into sites that are getting the most traffic or the most queries," said deVries. "It...

...on top. What's winning in the real world doesn't always win on the **Web** ."
     Remember, search **engines** (HotBot in this case) are monitoring how many times people access the site and enter...

...of popularity and interest," devices noted.
     Fleet had just added account look-up, account transfer, **bill** payment and securities trading through a subsidiary to its website on July 31. Prior to...Five Cents Savings Bank, Salem Mass., was the only New England bank offering Web-based **bill** payment, according to Gomez Advisors, Inc., Concord, Mass.
     Gomez Advisors publishes a quarterly report on...

...and cons of various websites. Banks evaluated must offer account look-up, account transfer and **bill** payment, using a Web browser and e-mail, to be included in the report. The...

...consumer types: borrowers, consolidators, Internet transactors, and savers.
     Internet transactors want to manage all credit, **bill** -payment and account transfer transactions through the Internet. They benefit from the low fees banks...

...site used Java extensively and had 128-bit encryption, which made downloading and using the **software** rather cumbersome. Also, the minimally required browser was Microsoft's **Internet** Explorer 4.0, which meant the 75 percent of consumers using Netscape browsers and earlier...

...FTB Online is Canopy, from Home Account Network of Charleston, S.C. First Tennessee's **online** banking **software** is now usable with Netscape and all releases of Explorer. Consumers did have confidence in...

...s site and the bank's customers could very well have acquired the resources to **match** the technical requirements, but the bank overshot what the average consumer wanted.
     Time to concentrate...

...its list. For example, as of the second quarter, NationsBank didn't offer Web-based **bill** payment and Chase Manhattan didn't offer any account transaction services.
     Banks like Wells Fargo...N.A.
     Ranking top 50 most hit bank websites (from August 1 to August 28).
     Web Directory vs. Search **Engine**
     Web directories (services like Magellan and Yahoo!) have staff members who physically surf what they consider...

...conducting general searches can then drill into the directory. (For example, banking/financial services to **online** services to **online** trading companies.)
     A search **engine** uses a piece of **software** to continuously search the **Web** . It categorizes and indexes all words on a web page and the site is put...

20/3,K/29   (Item 7 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01707025   Supplier Number: 53383241   (USE FORMAT 7 FOR FULLTEXT)
MSFDC Wants To Rake In the Online Bills .
Credit Card Management, v10, n12, p9(1)
March, 1998
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 873

   (USE FORMAT 7 FOR FULLTEXT)
MSFDC Wants To Rake In the Online Bills .
TEXT:
...personal computers, is beginning to attract bank partners for MSFDC, the
new Internet-based electronic **bill** -paying service it has formed with the
king of credit card processing, First Data Corp.
      "Internet-based **bill** presentment and payment will represent a
significant new level of service for our customers--both...

...Manhattan Corp., GE Capital and Advanta Corp.
      But First Data isn't the only card **processor** broadening its reach
into **Internet** **bill** payments. Rival Total System Services Inc. has
struck up an online payment agreement with CheckFree...

...draw retail and commercial banking customers to their World Wide Web
sites for paying routine **bills** and then enticing them with other
Web-based offerings, such as credit cards. It is a variation of online
billing services already offered on the World Wide Web by CheckFree and
Cybercash Inc.
      . It works...

...bank's World Wide Web site, where they can click on a presentation of
their **bill** and then click again to have their funds transferred from
their bank account to their...

...a way to stay on the cutting edge of customer service while also saving
on **bill** -processing costs. "This will enable us to continue serving our
customers with a highly valuable...

...are some key differences between the online services. Each has a
different method of presenting **billing** information and handling
transactions. CheckFree, a veteran in electronic **bill** paying, has
developed a reputation for having expertise in customer service. But unlike
MSFDC, which stores all **billing** data on its main server at its Denver
headquarters, CheckFree maintains only summary **billing** data on its
server, which is linked to the billers' computers. CheckFree contends its
system...

...control over the data.
      But Warren T. Dent, Microsoft's manager of electronic commerce and
billing initiatives, says that MSFDC's policy of keeping all data on its
own server enables it to guarantee faster **billing** presentment and payment
services. To the user, the difference in the data storage systems is...

...day that a payment will be debited."

Consumers will also be able to view their **bills** at any time, pay through financial-planning software like Intuit's Quicken, and, if they're attached to home-banking software, **confirm** payments. "For the first time, presentment and payment are joined at the hip," Marks says...

...to customer banks, there are several other ways of saving.
"Per round trip (mailing a **bill** and processing a payment), the savings will run from about one-third to 60% or...

...and postage, depending on volume," Reed says. The cost of billers to deliver a paper **bill** ranges between 50 cents and $1, a cost that rises to about $3 per **bill** when **factoring** in the cost of payment processing and customer service, according to Pawan Rewari, vice president...

...In Time Solutions, a San Francisco-based firm that develops Web-based systems for electronic **billing** .
PRODUCT NAMES: *3573064   (Electronic Funds Transfer Systems); 4811520   (
   Online Services); 6020000   (Commercial Banks); 7372000   (Computer
   Software)
NAICS CODES: 334111 (Electronic Computer Manufacturing); 514191 (**On** -
   Line Information Services); 52211 (Commercial Banking); 51121 (
   Software Publishers)

 20/3,K/30   (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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1085812   00-56416
Crestmark gets bigger on biz loans; profit elusive
Roush, Matt
Crains Detroit Business (Detroit, MI, US), V15 N28 p10
PUBL DATE: 990712
WORD COUNT: 882
DATELINE: Troy, MI, US, North Central

TEXT:

...Crestmark provides is business loans most secured by hard assets such as factory equipment - and **factoring** , the purchase of a business's accounts receivable at a discount. Its only source of...

...funding because Crestmark doesn't compete with other banks by offering other services, Tull said.

Factoring is Crestmark's heritage. The bank grew out of a Troy **factoring** company called Triad Financial Corp.

Factors buy a business's accounts receivable at a discount...
...on how quickly their receivable customers pay. The payback on that last 15 percent of **receivables** carries a steep price effectively a sky-high interest rate . But **factoring** is used often as a means of quick cash flow for companies that can't...

...of our customers have been municipalities whose payment terms may exceed 30 days, and the .factoring concept has allowed us to fill in those gaps in cash flow," Hardy said.

Rebecca...

...t come to a lending decision on are really the businesses that they want for **factoring** ."

Jim Clemens, Michigan vice president of the Baltimore-based factor and asset-based lender Reservoir Capital Corp., said Detroit has seen a lot of new **factoring** competition in recent years. Companies such as Greenfield Financial Corp. in Troy and Northbrook, Ill...

...of electronic services to gather deposits and using the Internet to win loan, lease and **factoring** customers.
Crestmark's - Web site, www.crestmark.com, contains **factoring** cost calculators for potential customers as well as online loan applications.

Three of Crestmark's...

...has purchased banner ads that pop up on www.yahoo.com whenever anyone searches the **Web** 's No. 1 search **engine** for the word " **factoring** .

"One hears a lot nowadays about banks using the Internet to carve out a means...

...Comptroller of the Currency, available on the Internet, Crestmark lost $1.1 million last year, **compared** with a loss of $757,000 in 1997.

Tull said the losses are due to...

20/3;K/31   (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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.0719327   96-77802
'96 megatrends are reshaping N.H. economy
Sanders, Bob
New Hampshire Business Review (Manchester, NH, US), V18 N14 p1
PUBL DATE: .960705
WORD COUNT: 4,468
DATELINE: NH, US, New England

TEXT:

...its ultimate conclusion. The larger banks, like Fleet and BayBank, allow consumers to pay their **bills** on the laptop in their kitchen without ever having to sign their name to a...

...companies are running cable companies. Cable companies are seeing if they can get into the **Internet** through your television cable. A company like White Pine **Software** , in Nashua, is marketing CU-SeeMe, which would allow video phone conversations through the Internet...alternative sources of funding that can be used to increase their cash flow.

"Equipment financing, **factoring** and **purchase** **order** funding are several of the methods now available to business to increase cash flow. Although...located? Where is the sale actually made? For example, California imposes a sales tax on **software** that is physically received, but not **software** received **electronically** .

"Tax applicability relative to licensed **software** has also been an issue. New Jersey has proposed applying income tax to software licensed...

...Advantage.' New Hampshire has no state sales or income tax that can be imposed on **electronic** services, **electronic** sales or **software** licenses. In addition to the other business advantages of having no sales or income tax...

...applicable tax on the information highway. Our effective 5.5 percent rate is mid-range **compared** to other states and does not seem to be a disincentive to new businesses entering...

...for businesses that rely heavily on telecommunications to locate to New Hampshire, including those supplying **electronic** **commerce** services and the hundreds of businesses and individuals developing **software** here in New Hampshire.
     "It would be a mistake for New Hampshire's new governor...

 20/3,K/32   (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0009554311 B0IGAALACJFT
SURVEY - FINANCIAL TIMES INFORMATION TECHNOLOGY: ELECTRONIC COMMERCE AND FINANCIAL SERVICES: Banks face a threat from online start-ups
NUALA MORAN
Financial Times, Surveys ED, P 4
Wednesday, July 1, 1998
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE:
FULLTEXT
Word Count: 1,148

...you are looking for a mortgage by traditional means, you might have the energy to **compare** five or six products. But over the Internet it is possible to **compare** 200. "The problem for financial institutions is that if they are not in the top...

...of e-commerce. They have used traditional electronic data interchange (EDI) to exchange orders and **invoices** with their suppliers over managed networks.

Although this includes sending instructions to pay suppliers electronically
...
...commerce manager at Barclays Bank, argues that the need for payments in business-to-business **e - commerce** means that the banks' **settlement systems** be at the centre of **e - commerce** networks.

Whereas in the past the cost of using value-added networks limited their use small businesses is provided by the **factoring** company Alex Lawrie, a subsidiary of the Lloyds TSB Group. Factors provide a service for small businesses whereby they advance working capital secured against the value of **invoices** awaiting payment.

Andrew Hutton, management services director, says that two years ago there was a...

...Internet, cutting costs by 50 per cent.

Now, when a small company sends out a **bill** , it sends Alex Lowrie a copy via the Internet, and can get 24-hour access...

20/3,K/33   (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext

0006015262 B0BDDB0AAEFT
Survey of Factoring   (4): Double-edged electronics - Computers are used
   widely - but with considerable caution
CHARLES BATCHELOR
Financial Times, P 29
Thursday, April 4, 1991
DOCUMENT TYPE: NEWSPAPER   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
Word Count: 1,013

Survey of Factoring   (4): Double-edged electronics - Computers are used
   widely - but with considerable caution

TEXT:
THE factoring   industry is ideally suited to the use of computerised
systems. The factors handle hundreds or thousands of their clients'
invoices   daily and need to match   transactions done against the credit
limits they have set.

Computers are in widespread use, for...

...other non-EDI systems such as International Factor's Factel already
allow the inputting of invoices   and other documents. The cost and time
savings provided by EDI are not inconsiderable but at present the
factoring   industry appears to regard EDI as an entry ticket to the
electronic networks which are...

...to develop between larger companies and their suppliers rather than a
major advance in purely factoring   terms.

If large corporations start demanding that their suppliers provide
invoices   in electronic form then the factors need to be able to plug into
these networks...

...can establish what cheques have been paid into their account by
customers, the 10 largest invoices   which have been disputed by customers
and which customers, if any, are approaching the limits...

...of particular value when handling international transactions. Factors
Chain International, one of the large international factoring   networks,
uses a communications system based on a mainframe computer and satellites
operated by General...
...Company (GEISCO). This system, known as FACT, allows factors to transmit
standard documents such as invoices , credit notes and payment advices
electronically and provides an automatic update of individual factors'
accounting...

...the FACT system is what is called a 'netting facility' which allows
participants to set receipts   and payments due against each other in a
single currency. By reducing the amounts of...

...own in-house teams of software writers and programmers and have designed
their own customised factoring   systems. But many of the smaller companies
use software designed by Hill Price Davison, a...

...system to a factor in the early 1980s and subsequently went on to write
a factoring   package which is in use with 10 UK factors and another 10

overseas. **Factoring** packages now account for more than half the company's Pounds 2m turnover.

One important development in the **factoring** **software** field is an increase in demand for **on - line** services, says Mr Tony Davison, managing director. Some factors at present require their clients to...
...quickest way to get an answer.

Even those factors which allow their clients to input **invoices** and credit notes through a computer remain cautious of the dangers of fast-moving electronic systems. All insist that paper **invoices** are sent to back up the electronic messages. 'The main issue is one of the admissibility of an electronic **invoice** in court,' says the technology manager of one of the factors. 'A judge might ask where was the signature or the company logo to back up the electronic **invoice** .'

But the exact status of an electronic **invoice** is unclear. The Article Number Association (UK), which provides advice on bar coding and related issues, says there is no difficulty in providing unique code numbers to **invoices** which would indicate who they come from and to whom they have been assigned. The...

...to his clients still seems some way off. 'Before we can allow the dispatch of **invoices** and credit notes to lead to the automatic transfer of funds to our clients our...

...controls have to be very robust,' says one technology manager. 'The prospect of accepting fraudulent **invoices** and making an electronic payment all on the same day is our nightmare scenario.'

If...

...for further considerable cost savings and improvements in the quality of service offered by the **factoring** industry. 'At present we are only scratching the surface,' says Mr Davison.

  20/3,K/34   (Item 1 from file: 640)
DIALOG(R)File 640:San Francisco Chronicle
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07353009
FAREWELL TO EASY STREET   WITH TODAY'S TAXES AND INFLATION, MANY FIND THAT WHAT SOUNDS LIKE WEALTH -- AN INCOME OF $100,000 A YEAR -- JUST ISN'T ENOUGH TO MAKE ENDS MEET
San Francisco Chronicle (SF) - SUNDAY, December 19, 1993
By: ILYCE GLINK, Worth magazine
Edition: SUNDAY Section: TW Page: 5/Z1
Word Count: 3,491

... into things that have always been earmarked for emergencies to pay the grocery and Visa **bills** .'' When she describes their life, it doesn't sound extravagant. With a newborn son, the...

... all of the talk about the go-go 1980s. According to a survey conducted by **Payment** **Systems** Inc., the average **net** worth of households with annual incomes between $100,000 and $200,000 declined 58 percent between 1983 and 1992, adjusted for inflation. **Factoring** out real estate values doesn't significantly alter the amount of the erosion. So it...far in Manhattan, Kansas. Manhattan, New York, is another story. If there are no

medical **bills** to pay, no alimony checks to sign and no sick relatives to take care of...
... a year who are truly a paycheck away from disaster. When you hear the credit **balances** , it will make your hair curl. One gentleman has a debt load of $183,000...by,'' says Nobel Prize-winning economist Gary S. Becker. ``They are just meeting their monthly **bills** and mortgage payments. . . . Their complaints aren't just whining. They are real . . . even though others...

... 50,000 each would have paid $3,175.34 in Social Security taxes. Today, their **bill** would be $7,650, a 240 percent increase.

A two-income couple also may need...

... cars, instead of one. If the couple have children, they'll need to foot the **bill** for day care. With two jobs, they also buy more business clothes and are more...

... 7 percentage point rise is $7,000 spent for no gain. The average total tax **bill** -- federal, state and local -- for a two-earner family with two children and a total...trying to get ready to sell. We thought we'd be able to meet the **bills** and be comfortable and take a vacation once a year, and we can't do...
... 000 a year working in the computer industry, it isn't enough to pay their **bills** . Recently, they found a way to save $92 a month: They canceled their 8-year...

 20/3,K/35   **(Item 2 from file: 640)**
DIALOG(R)File 640:San Francisco Chronicle
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05531721
DIGITAL SOUND TECHNOLOGY MAKES ITS MOVIE DEBUT
SAN FRANCISCO CHRONICLE (SF) - THURSDAY June 28, 1990
By: Don Clark
Edition: FINAL Section: BUSINESS Page: C3
Word Count: 1,002

...used for years to enhance sound at theaters and recording studios and in home stereos.

Bill Jasper, Dolby's president, believes that few listeners will be able to tell the difference...

... sound stripe on conventional 70-millimeter films takes several days to reproduce on film stock -- **compared** with just hours needed to make prints using the digital system -- and can wear out...

...last week said that they accomplished a feat that has eluded researchers for 300 years -- **factoring** a 155-digit number of the sort used to produce top-secret government codes and protect electronic funds transfers. **Factoring** a number involves figuring out the prime numbers which, when multiplied, produce the 155-digit...

... computer whizzes, yesterday denied that its method is now less secure. RSA contends that by **factoring** a special number, called the ninth Fermat, the scientists solved a much less difficult problem...

... More fallout from IBM's new home computer, the PS/1, introduced this

week:

    -- Sierra **On - line** , a **software** maker known for adventure games such
as King's Quest, has seen its stock reach...

 20/3,K/36   (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2005 Atlanta Newspapers. All rts. reserv.

09288070
EARNINGS REPORT SYNOVUS' NET INCOME UP 13.4% IN QUARTER
Atlanta Constitution JOURNAL (AC JOURNAL) - Wednesday, October 15, 1997
By: Rob Chambers STAFF WRITER
Section: BUSINESS   Page: C/(CONSTITUTION): 04
Word Count: 1,571

... line with the mean of analysts' expectations, according to Zacks
Investment Research.

    "The quarter basically **validated** the fact that Synovus is generating
internal earnings growth well in excess of its peers...

...said John A. Pandtle of Robinson-Humphrey.

    Synovus Financial owns 80.7 percent of card **processor** Total System
Services. For the nine months, **net** income was $118.2 million, vs. $100.7
million a year ago, up 17.4...

... and Sprint's share of the international Global One venture totaled 44
cents a share, **compared** with 12 cents a year ago.
 Texas Instruments   The Dallas-based company's semiconductor business...

...handily beating a Wall Street consensus estimate of $1.14 a share.

    Chief Financial Officer **Bill** Aylesworth told Dow Jones News Service
he sees the chip industry continuing a "moderate recovery...

CAPTION:
...Parentheses indicates loss.
 1 Includes loss of $2.6 million, or 3 cents/share, for **early   payment**
of
debt. Tuesday close: $4.37 1/2, down 43 3/4 cents
Springs Industries...

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1. Dear CIO... By: Silberstein, Steve. Wall Street & Technology, Jan2005, Vol. 23 Issue 1, p18, 1/2p; (*AN 15524237*)		Add
2. Virtual agents to answer online queries -- Nissan's two-phase rollout should reduce costs and make call-center reps' jobs easier. By: Maselli, Jennifer. Information Week, April 16, 2001 Issue 833, p75, 1p; (*AN IPCA0630858*) Linked Full Text		Add
3. E-tail survivors stand to thrive. By: Callahan, Sean. B to B, 07/03/2000, Vol. 85 Issue 9, p6, 1/3p; (*AN 3467453*) Linked Full Text		Add
1 - 3 of 3 Pages: 1		Add (1-3)

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1 - 10 of 19 Pages: 1 2 Next   Sort by : Date ▾

Add (1-10)

1. If only they knew then what we all know now. By: Bednarz, Ann; Mears, Jennifer. Network World, 1/31/2005, Vol. 22 Issue 4, p1, 2p; (*AN 15873964*)
   Linked Full Text   Add

2. Factoring for Eclipse. By: Kestler, Marcus. Dr. Dobb's Journal: **Software** Tools for the Professional Programmer, Nov2004, Vol. 29 Issue 11, p78, 5p, 3 diagrams; (*AN 14735817*)   Add

3. WICKED CODE. By: Prosise, Jeff. MSDN, Aug2004, Vol. 19 Issue 8, p117, 4p, 1 chart, 1 diagram; (*AN 13883693*)   Add

4. On deck: Net control options. By: Carson, Caron. eWeek, 5/17/2004, Vol. 21 Issue 20, p23, 1p; (*AN 13520372*)
   Linked Full Text   Add

5. Nested Functions. By: Bright, Walter. C/C++ Users Journal, May2004, Vol. 22 Issue 5, p36, 4p, 11 charts, 1c; (*AN 12872019*)   Add

6. Phone Bargain Packs Competent Camera. By: Moore, John Frederick. Computer Shopper, May2004, Vol. 24 Issue 5, p64, 1/3p, 1c; (*AN 12943395*)   Add

7. Factoring apps into routing. By: Carlson, Caron. eWeek, 4/5/2004, Vol. 21 Issue 14, p21, 1p; (*AN 12913092*)
   Linked Full Text   Add

8. Photo printers. By: Eke, James. Australian Personal Computer, Apr2004, Vol. 24 Issue 4, p56, 1/2p; (*AN 12867904*)   Add

9. Revenue optimization software. By: Songini, Marc L. Computerworld, March 31, 2003, Vol. 37 Issue 13, p37, 1p; (*AN IPCA0686486*)
    Linked Full Text

    Add

10. Factoring Reusable Business Components. By: Neill, Colin J.; Gill, Bharminder. IT Professional, Jan/Feb2003, Vol. 5 Issue 1, p33, 6p, 3 charts, 2 diagrams; (*AN 10075031*)

    Add

1 - 10 of 19 Pages: 1   2   Next

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11 - 19 of 19 Pages: Previous 1 2   Sort by : Date

Add (11-19)

11. In search of storage ROI, part 2 -- What matters most in storage TCO. By: Vellante, David. Storage Management Solutions, October 1, 2002, Vol. 7 Issue 4, p20, 3p; (*AN IPCA0676194*)

Add

12. Re-factoring isn't a cure-all. By: Coffee, Peter. eWeek, 4/15/2002, Vol. 19 Issue 15, p49, 1/2p; (*AN 6530792*)

    Linked Full Text

Add

13. Virtual agents to answer online queries -- Nissan's two-phase rollout should reduce costs and make call-center reps' jobs easier. By: Maselli, Jennifer. Information Week, April 16, 2001 Issue 833, p75, 1p; (*AN IPCA0630858*)

    Linked Full Text

Add

14. Do more, spend less -- Integrated solutions help a wholesale finance company, a leasing giant and an entrepreneurial factoring firm improve service... By: Haverson, Debra. Imaging & Document Solutions, February 1, 2000, Vol. 9 Issue 2, p37, 5p; (*AN IPCA0599285*)

Add

15. In search of elegance -- The search for the only True Path to increased programmer productivity and software quality ends with elegant design. This... By: Fisher, Jeff; Gipson, Dale. Computer Language, November 1, 1992, Vol. 9 Issue 11, p36, 6; (*AN IPCA0331576*)

Add

16. StarClass provides a solid class foundation. By: Duchesneau, Dave. Data Based Advisor, November 1, 1992, Vol. 10 Issue 11, p30, 3p; (*AN IPCA0331551*)

Add

17. Factoring in the future -- Tomorrow's plants will need far better CIM solutions than the MRPII programs today. By: Caldwell, Bruce. InformationWeek, December 23, 1991 Issue 352, p29, 2p; (*AN IPCA0233070*)

Add

18. Maple 4.2.1 -- Reviews in brief. By: Crabb, Don. MacWeek, August 7, 1990, Vol. 4 Issue 27, p104, 1p; (*AN IPCA0122081*)

Add

19. Mechanizing mathematics. By: Skiena, Steven S. UNIX Review, December 1, 1989, Vol. 7 Issue 12, p66, 5p; (*AN IPCA0034393*)

Add

11 - 19 of 19 Pages: Previous 1 2

Add (11-19)

Top of Page
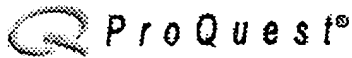
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Crain's Detroit Business

Startup hopes to help speed payments to vendors

Laura Bailey. **Crain's Detroit Business**. Detroit: Oct 20, 2003.Vol. 19, Iss. 42; pg. 18

Subjects:	Software industry, Electronic billing, Online transaction processing, Payment systems, Business plans, Startups
Classification Codes	8302, 9190
Locations:	Detroit Michigan
People:	Cross, Tom
Companies:	eFinNet Corp (NAICS: 511210)
Author(s):	Laura Bailey
Document types:	News
Publication title:	Crain's Detroit Business. Detroit: Oct 20, 2003. Vol. 19, Iss. 42; pg. 18
Source type:	Periodical
ISSN/ISBN:	08821992
ProQuest document ID:	428579851
Text Word Count	793
Document URL:	http://proquest.umi.com/pqdweb?did=428579851&sid=1&Fmt=3&cli entId=19649&RQT=309&VName=PQD

Full Text (793   words)

Copyright Crain Communications, Incorporated Oct 20, 2003

A startup financial-services company hopes the software it developed to speed payments from large companies to their small suppliers will replace the process of going directly to banks or factor companies for money.

Founders say eFinNet Corp.'s software links the buyer, the seller and the lender through the Internet. Small vendors then can electronically choose early payment from their clients in the form of a loan, said Tom Cross, eFinNet CEO.

Here's how it works:

* An eFinNet client offers the eFinNet system as an early-payment option to its suppliers.

* The supplier can request early payment in the form of a loan from eFinNet's lender partners. The supplier pays interest on the loan and a transaction fee, and the money is deposited in its account.

* Responsibility for the loan is negotiated in the service agreement with its client, whose credit rating is used to secure the loan.

EFinNet makes money through transaction fees. The eFinNet client also gets a share of the financing proceeds, at an estimated rate of about a tenth of a cent for every dollar paid early under the program.

The seed for eFinNet was planted in 1986 by Cross, who in two decades in banking had puzzled over the inefficiencies of supply-chain financing.

"I'd like to change the way banking is done," Cross said when asked to define success for the company he helped form in May 2000.

In 2000, Cross took his model to his childhood friend, Charlie Gagne, a Deloitte & Touche L.L.P. accounting and finance expert

with 20 years of experience. Cross helped solve the problems with the process. Then they shared the plan with Gagne's brother, Tom, who left his post as chief of technology at Comerica Inc. to join eFinNet to hammer out the technical kinks.

Bob Sabourin, a computer scientist with a Harvard University business background, brings business-development expertise. Sabourin, the chief strategic officer, was an initial investor but found the technology so promising he joined the company. EFinNet does not have significant revenue yet and is financed by private investors, Sabourin said.

Slow payment ranks as one of the deadliest small-business hazards. For example, as the automakers and tier-one suppliers lengthen payment terms, the trickle-down effect of stretching the billing cycle is most devastating to small businesses - the least-capitalized segment of the supply chain.

The key for eFinNet is getting large companies to sign on.

Lawrence Gardner, president of Lawrence Gardner Associates, a Troy-based financial and managerial consultant, said they should consider it.

"It's going to be a long, tough sell, but does it have potential ... ? Absolutely, if the financing can be done quickly and efficiently," Gardner said.

For highly leveraged companies that can't get bank financing, eFinNet is an option, Gardner said.

"The last thing an auto supplier wants to do is stop the production line because their supplier runs out of cash," Gardner said.

Raj Patel, manager of technology consulting for Plante & Moran P.L.L.C., believes one concern for customers will be how well eFinNet integrates with existing technology. Also, new technology is a tougher sell further down the food chain, he said.

"I'm a little reluctant to think that will catch on quickly," said Michael Hamish, associate at Plante & Moran. Hamish also questioned whether eFinNet's concept wouldn't be duplicated.

Traditional models for early payment include a credit line, equity financing or factoring - when a lending institution advances cash against pending receivables.

For the past year, eFinNet has used Warren-based SET Enterprises Inc. as its test site. SET's suppliers like the early payment. SET cuts, forms and welds steel for the auto industry.

"You know where you stand that's what I love about it," said Donna Ligda, controller for Sterling Heights-based Certified Metal. "You can judge your income because it's so accurate."

Ligda enters a customer password and views her open invoices on her computer screen. For early payment, she just clicks her mouse button.

Barbara Harding, controller at Rubber & Plastics Co. in Auburn Hills, also uses eFinNet. In exchange for providing feedback to eFinNet, Harding gets free use of the advance-payment feature for transactions under $5,000.

As much as she likes it, Harding said that if she had to pay the discount, she wouldn't use the system because her margins are too small.

"If we were bigger and could absorb that kind of overhead or we had it built into the piece price, then it would be a completely different story," she said.

Ken Pachla, SET's CFO, said it helps him, too. Last week, SET received word that one of its large clients will change to 75-day terms.

Pachla would have had to do the same, but with eFinNet, he can pay his vendors sooner and keep his credit line open.

eFinNet news items

May 23, 2003

eFinNet upgraded its software last night to it's internal version 2.4.
The new version features improved tracking of payments against
receipts.

May 19, 2003

eFinNet has a new address! eFinNet moved this past weekend to a
new office. Our address is:

26321 Woodward Avenue
Huntington Woods, MI 48070-1331

(248) 658-1200

We're on the west side of Woodward just north of The Detroit Zoo,
between Shore Mortgage and Bank One. Come visit us in our new
digs!

As a consequence of the move our mail system was unable to
receive messages. At 4PM EDT the problem was corrected. If you
received a warning indicating a delivery failure to an address
@paystreet.com, please resend the message.

December 15, 2002

eFinNet Anounces a Team Addition. eFinNet is pleased to announce
that Geraldine Rondot has recently joined the eFinNet team as a
consultant with an expertise in Accounts Receivable and
Telemarketing.

November 15, 2002

- eFinNet Anounces a Partnership Agreement with Changescape, Inc.. Changescape
  is a consultant firm that specializes in working with high-level executives
  in the Medical Industry. This partnership positions eFinNet to accelerate activities
  within the Medical Industry.

October 28, 2002

- eFinNet Announces the Roll Out of its Financial Services to SET Enterprises Suppliers. SET Enterprises, Inc. is a value-added processor of flat rolled coil and sheet steel serving its customers since 1989. Committed to consistently providing high-quality specialty steel, SET is minority-owned and QS-9000 compliant and ISO 9002 certified.

October 23, 2002

- eFinNet Anounces a Team Addition. eFinNet is pleased to announce that Russel Trojan has recently joined eFinNet as is Special Development Projects Manager. Russ will oversee the development of a specialty software for eFinNet's customers.

September, 2002

- eFinNet to implement its services at Set Enterprises, a tier-1 automotive supplier.

August, 2002

- eFinNet signs cross-marketing agreement with Intell-A-Pro. Intell-A-Pro is a consulting firm that specializes in process innovation to deliver bottom line, measurable and quick benefits for their customers. Intell-A-Pro works with their customer's senior management team to establish initiatives for cost savings, revenue growth and quality improvement. Intell-A-Pro will be introducing **eFiNet** into customer opportunities in the retail and manufacturing sectors.

May, 2002

- eFinNet to go into production at Manchester Stamping

March, 2002

- eFinNet featured as one of the up and coming "Payment Players" in I-Source Business Magazine. See pages 54 thru 56 and page 60

March 25, 2002

- eFinNet signs agreement with Integrated Diversity Systems, a management consulting firm that works with large customers to deliver consulting and business services to their supply chains. IDS will be packaging eFinNet offerings as part of their service to their customers. The IDS customer base includes major OEM and tier-1 companies (like General Motors) across several industries: automotive, medical, heavy equipment, computer/electronics, and government."
- eFinNet signs agreement with Future Three, a solutions provider within the automotive industry that services over 300 tier-1 automotive customers today. Future Three will package eFinNet offerings as part of a solution that they are marketing as a managed service to over 30,000 suppliers within their current customers' supply chain environments.

  With these two announcements and the one recently announced with Silenus Group, eFinNet has established a direct sales channel to over 400 customer hubs representing access to 50,000 or more supply chain participants.

February 15, 2002

- iSource Online featured eFinNet in their Feburary edition's Global Enabled Supply Chain Series: Payment. . The article's accompanying sidebar highlighted eFinNet.

  "eFinNet provides commercial finance services, including payment programs, receivables financing, tool financing, real-time payables auditing, Web-based presentment of transactions and electronic payments for capital-intensive industries."

February, 2002

eFinNet and Silenus Group, Inc have entered into a strategic partnership agreement that will lead to joint marketing and technical ventures within each other's customer base.

January, 2002

eFinNet has started production support for Manchester and selected suppliers including support for advance payment on evaluated receipts, invoices, and shipperlines, as well as factoring.

$ The only 100% web-based, paperless, accounts receivable factoring solution. Online invoice creation. Paperless signup. No set-up fees/minimums.

:: 21st Capital Corp — The Only Paperless Factoring Extranet

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6/22/2005 10:17 A.M. PST

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Welcome to the 21st Capital Corp website. Our exclusive technology sets us apart from all other factoring companies, and has made us the fastest and most efficient factoring service available.

Please **roll your mouse pointer over the menu at the top** and tour our site by clicking the menu items. While you're here, you can signup for our services electronically and paperlessly.

:: Start Factoring Right Now!

:: Click Here To Apply Online

You can complete our exclusive, **paperless**, online Signup process in a few minutes and start factoring your invoices **Now!** Because of our exclusive technology, you might even receive your first factoring advance today! Select the **Apply Now Online** item from the menu above, or click here to go directly to our Online Application data entry form.

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21st Capital Corp's exclusive software tools have revolutionized the Factoring Industry. We have done away with the tradtional, time-consuming factoring model, which has been used for hundreds of years, and is still used to this day by all other factoring companies: factoring clients creating paper invoices in their offices, mailing them to the factoring company and waiting to be funded while the factoring company processes the paper invoices.

:: The Fastest Invoice Funding Available

Our clients use our 24/7 virtual office to create their invoices online. The invoices are either immediately mailed to the customers for payment, or the customers download the invoices from our extranet the day they are created, completely eliminating mailing time. Other factoring companies require paper invoices to be snail-mailed to them before they fund.

:: The Only Paperless Factoring Solution

All other factoring companies are paper-based. They must be in possession of paper-based invoices, backup documents supporting the invoices and transactional factoring contracts before they can fund. This process is time consuming, expensive -- you pay the overnight mail cost -- and considerably delays funding. 21st Capital Corp has eliminated this entire ancient process. Backup documents are faxed and automatically stored in our virtual filing cabinet indexed to the invoices to which they pertain.
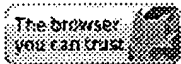
:: Flexible Factoring

- No initial setup fees
- 21st Capital Corp purchases its clients invoices on a transaction-by-transaction basis
- No minimum requirements

- Submit as many invoices in any dollar amount you wish whenever you need **Immediate Cash**
- Each transaction is accounted for separately from all other transactions
- All of the invoices you submit on a given day comprise **one transaction**

:: Free 24/7 Virtual Filing Cabinet Access

You will use bar coded fax cover pages to fax us your backup documents supporting your right to invoice your customers, which will be automatically stored in a virtual filing cabinet to which you will have free 24/7 access. Use it as a backup filing cabinet or as your only filing cabinet and run a near-paperless business. No other factoring company offers this free service to its clients.

Definition of Extranet: A private, secure, password protected, extension of a corporate intranet that allows organizations to build a persistent network link with customers, vendors, or other business partners, and in which all partners with access rights can conduct internal business.

The browser
you can trust

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INTERNET ARCHIVE
WayBackMachine

Enter Web Address: http://   All ▼   Take Me Back   Adv. Search Compare Archive Pages

Searched for http://www.invoicefactoringonline.com   **64** Results

Note some duplicates are not shown. See all.
* denotes when site was updated.

Search Results for Jan 01, 1996 - Jun 22, 2005

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
0 pages	0 pages	0 pages	0 pages	0 pages	5 pages	11 pages	20 pages	25 pages	0 pages
					Feb 01, 2001 *	May 27, 2002 *	Feb 06, 2003 *	Jan 30, 2004	
					Mar 30, 2001 *	May 31, 2002 *	Feb 11, 2003	Feb 09, 2004	
					Apr 02, 2001	Jul 22, 2002 *	Mar 22, 2003 *	Mar 04, 2004	
					Apr 04, 2001	Aug 03, 2002 *	Apr 08, 2003 *	Mar 22, 2004	
					Apr 06, 2001	Sep 27, 2002 *	Apr 10, 2003 *	May 23, 2004 *	
						Sep 29, 2002	Apr 28, 2003	May 26, 2004	
						Oct 17, 2002 *	May 22, 2003 *	Jun 02, 2004	
						Oct 23, 2002	Jun 25, 2003 *	Jun 09, 2004	
						Nov 25, 2002 *	Jun 27, 2003	Jun 10, 2004	
						Nov 30, 2002 *	Jul 22, 2003 *	Jun 14, 2004	
						Dec 03, 2002	Aug 06, 2003 *	Jun 18, 2004	
							Aug 12, 2003	Jun 21, 2004	
							Sep 24, 2003 *	Jun 25, 2004	
							Oct 01, 2003	Jun 28, 2004	
							Oct 18, 2003 *	Jun 29, 2004	
							Oct 23, 2003	Jun 30, 2004	
							Nov 29, 2003	Jul 14, 2004	
							Dec 07, 2003	Jul 18, 2004	
							Dec 08, 2003	Jul 21, 2004	
							Dec 23, 2003	Jul 22, 2004	
								Sep 25, 2004 *	
								Oct 23, 2004	
								Nov 07, 2004 *	
								Nov 12, 2004	
								Nov 28, 2004	

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WHAT INDUSTRIES FACTOR?

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Factoring, like most financial processes, can be confusing and complicated. Praxis makes the process simple and understandable. We eliminate legal confusion and use plain English in all our agreements. We work with you closely to make certain you understand what we are doing, how we are doing it and what your role is as a client, so that we can work together, as partners in the factoring process, to help your company survive, grow and prosper.

Praxis dedicates its factoring expertise to client service and satisfaction. Our aim is to provide small to mid-sized businesses with service-driven financial support through custom-tailored structured finance. As an invoice factoring company, Praxis can provide you with focused and personalized accounts receivable factoring services.

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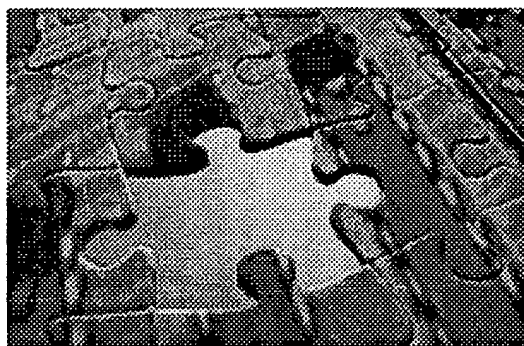**Home | Sellers | Consultants | Funders | Register**

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